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H. T. STEVENS,
MANAGER

SPECULATIVE INSURANCE.

Such is the perversity or wicked ingenuity of human nature that the fundamental ideas which are designed to produce the best and most legitimate results, no sooner come to meet general acceptance than some variation of the idea is seized upon for improper purposes, the plausibility of the new scheme being suggested by the fairness and success of the original. This thought occurs at the moment from a news paragraph stating that the subject of child insurance has been recently discussed in the Dominion Senate at the instance of Hon. Mr. McChelan, of Albert, who claimed that the lives of infants were imperilled by the practice of obtaining large insurance on the lives of young children, a business that, it was claimed, was recklessly carried on in Canada, where, the senator affirmed, many were insured in life companies.

It is well that attention has been called to this subject for it is one of very great importance. The fundamental idea of life insurance is the securing to those dependent on the bread winner of the family a part of the benefits they would lose in case of his death, and no business idea that ever emanated from Christian thought is more commendable; but no such idea enters into the subject of insurance on children, to be drawn by their parents, or insurance on women, generally speaking, for the benefit of their husbands. As a rule there is no financial loss to parents in the death of a child, or usually of a wife, and it is financial loss only that insurance should properly cover. And the mischief of this child insurance, particularly, is that circumstances may be such as to give ground for a suspicion that the insurance may have counteracted the effect of the medical treatment, and become a burden under which the infant sank, yielding up its life for the benefit of its creditors—or rather of the beneficiaries. We do not suppose this could often happen, but the fact that a temptation in the direction suggested would really exist where the weakness of parental love would admit of it, is fitted to give gossips a chance to ply their peculiar trade and so add to the unpleasantness of a situation already as unpleasant as it need to be. It is well, therefore, we think, that heed should be given to the suggestions of Senator McChelan and we rather incline to believe that it would be good policy to absolutely prohibit such insurance, or any life insurance whatever, except the beneficiaries are either creditors or in some sense dependants. The principle underlying the whole business is that no person should be a beneficiary unless he has clearly financial interests that would be affected by the death of the insured. A creditor or a dependant might have such interest, but an independent, or perhaps we better say, a non-dependant would not. Such people therefore should be debarred from effecting insurance on interests, financial interests, that they do not possess. What is called endowment insurance—that is insurance payable to the child himself at the age of 18 or thereabouts, without return in case of death, is of course a different thing. It must often be a really wise method of securing a child the means of procuring an education or of starting in some business and often would be exceedingly beneficial.

THE HONEST MAN FOUND AT LAST.

The man who broke into the Blackville Station wrote to the agent to say that he only got \$58.70 instead of \$110 as reported, and as the agent would have to lose the money, instead of the company as he thought when he took it, he returned the \$58.70 to the agent. This man evidently was not from Moncton. If he had been a Moncton man and had stolen something less than he anticipated, he would have got some others to join him and carried off the safe. This is the way we do down here. We know how it is ourselves. Woodstock should get a hustle on—as the boys say.

"LITTLE BROWN FIST."

Percival Weldon and his sister were returning from a prolonged residence in Europe to their home in Virginia. They were devoted Virginians, and the Weldons belonged, of course, to the first families of that ancient and pre-eminently genteel State. The Weldons had dignity and grandeur enough of their own to keep up the pride of a whole race, and to their distinction was added the lustre of the Rushton family when Emilia Weldon married Mr. Alexander Rushton; for the Rushtons were also of Virginia, and also of the first—the very first—families. The Rushtons and Weldons, living near each other, had formerly been rivals, but the rivalry had lately been extinguished, and at last the head of the house had married Percival Weldon's sister Emilia. The young lady was not rapturously fond of her husband, but she had esteem and affection for him; and when, after little more than a year of marriage, he was killed in one of the early campaigns of the civil war, she grieved for him sincerely. She pressed into her service her brother Percival, who was then only seventeen years old, and carried him off to Europe, where they lived for many years, now in Paris, and now in Dresden, and now in Rome; and they are at length recrossing the Atlantic in one of the steamers from Southampton to return to the home they had left so long before. They are the last of the Weldons. They are tolerably rich, although, of course, the war has told heavily on their property; and they both think there is no position on earth equal in social dignity to that of the head of a grand Virginian family.

Emilia is a stately, handsome woman, now thirty years of age, reserved to almost every one but her brother, very genial and loving to him. He is dark, handsome, strong, well educated, full of humor, and five-and-twenty years old. There is hardly any body on board with whom the pair care much to associate, and so they amuse themselves for the most part by criticising their fellow-passengers. To these, for their own personal convenience, they give all kinds of names of their own invention. It would be difficult work to be always speaking of "the gentleman who wears the Scotch plaid," or "the lady who sits three places lower down at dinner;" so the brother and sister christened everybody according to whims of their own. A gentleman who appeared very attentive to one particular lady they always spoke of as "Mr. Lover;" a lady who in some way reminded them of Thackeray's heroine they called "Miss Sharp;" a man with a tremendous mass of thick, tawny hair they designated "Mr. Leo." Thus they had a title for every one of their companions, and could speak of them freely and aloud without any danger that the criticized personages might understand the meaning of their critics.

The brother and sister took a great interest all at once in Little Brown Fist. Who was Little Brown Fist? The very first day, when the steamer left her port, and placidly passed Netley Hospital, and the shores of the Isle of Wight, Weldon and his sister observed a pretty, curly-haired little brunette, with round, bright eyes, who sat on the deck alone. She seemed to gaze with intense wonder and delight at Carisbrooke Castle, and at the shore as they passed. She was poorly dressed, but looked very neat and bright. She was very little, and might almost have been taken for a child, with that curly hair and those soft brown and wondering eyes, but for the full womanliness of her rounded outlines. After a day or two the weather grew rough. Most of the ladies and not a few of the gentlemen were sick. Emilia Rushton was one of the class of women who utterly scorn to be sick, or to yield an inch in any manner of adverse circumstances. So she paced the deck, leaning on her brother's arm, no matter how the surges tossed, and the rain spattered; and one day she was almost the only female creature visible above the saloon staircase. Almost, but not quite, for the brown-haired girl lay on the deck. She lay on the lee-ward side, with her head towards the chief officer's cabin, and her feet to the bulwarks. Only a shawl was thrown over her, and that did not seem very warm or substantial. One of her feet was seen, and it was covered by a shoe which showed sad signs of too much mending. There are not, perhaps, any sights more pathetic in their way, than a pretty little feminine foot in an old and worn shoe. Over the shawl was seen one little hand, clinched vigorously for the purpose of keeping the covering in its place. It was a pretty hand, round, plump and infantile, but very brown in color. Mrs. Rushton observed it, and her brother christened the girl "Little Brown Fist" on the spot.

Emilia was the kindest and most gracious of women to anybody whom she considered distinctly beneath her in station. Little Brown Fist was evidently a poor girl, and nothing more. Emilia had been married, and was thirty years old; Little Brown Fist could hardly be twenty. Emilia might be kind to this child in any way that pleased her.

"Are you not cold, child?" she said, stopping suddenly, and bending down to touch the little brown hand, which was very cold.

The girl looked up with brightening eyes and an expression of some wonder. She paused a moment, and then said, in low, sweet, hesitating tones:

"Madame, yes; it is cold to-day a little, but I heed it not."

She spoke English with some difficulty. Her accents were very harmonious and winning.

"Are you alone here?"

"Yes, madame, all alone. But I am in charge of the captain. I speak English not very well."

"Do you speak French?"

"Yes, I speak French."

"But French is not your native tongue—I mean your own language?"

"Oh no, madame."

"What is your own language?"

"I have always been taught to speak in Spanish."

"Are you a Spaniard, then?"

"Oh no, madame!" and here the little brown fist clinched itself with a tremendous energy, and the brown eyes flashed a brilliant fire; "I am a Cuban."

Here was an immediate bond of interest. Emilia Rushton was a strong advocate of

Cuban freedom. Her brother was rather lukewarm, but he was open to conviction.

"Come here, Percival," Mrs. Rushton called; and Percival came lazily up. "I want to introduce you to this young person—this young lady. She is a Cuban."

"He takes interest in Cuba?" asked Little Brown Fist, with eyes of intense eagerness.

"Oh yes, certainly—a very deep interest," Percival replied, far too good-natured to disappoint such beaming and hopeful eyes.

So the acquaintance was made, and Little Brown Fist was taken informally under the protection of Mrs. Rushton, who never did anything by halves, but liked or disliked thoroughly. "Whatever Emilia vults," her brother used to say, "she valde vults;" which odd gibberish of Latin and English very fairly expressed her nature.

There was not much of the heroic or highly romantic in Little Brown Fist's simple story. She came of no grand or Cuban family. Her father was a man of decayed fortunes long before the war, and after his death the war finished up any property he might have left. He had two daughters—Little Brown Fist and an elder sister. This elder sister married an Englishman and went to London, taking the little heroine with her. The elder sister was violent in temper, and the two did not get on well together, and our poor girl was strongly advised by sensible friends to go out to New York, and make a living there by teaching Spanish, French and English. In New York, she was told, there were many wealthy Cuban families, among whom she might easily find children to educate and money to earn. So she was going out to New York alone, under charge of the captain. She had one very distant relative in New York, who would, perhaps, shelter her for a day or two until she could see her way to some employment.

The name of Little Brown Fist was Minola Reina. Emilia soon called her Minnie; but the brother and sister between themselves found it hard to desist from speaking of her by the absurd nickname they had so quickly invented.

The few days of the voyage were happy for Minola—Little Brown Fist. The sister and brother found her a dear little creature, so fresh and simple, yet so full of bright intelligence. She could sing and play, could speak three or four languages prettily; and though she had not read many books, yet she could appreciate and understand anything read or told to her. Even Mrs. Rushton's French maid, who began by hating the girl, ended by liking her a little. Before the steamer reached Staten Island, Mrs. Rushton had discovered that she could not live any longer without learning Spanish and the guitar, and that Little Brown Fist must come to Virginia at once and be her teacher. Minola had usually a keen pride, and sensitive spirit; but under the sunny influence of Mrs. Rushton's genial and conquering kindness, she had become so docile that when they reached New York she allowed herself to be carried off by her patroness to various dressmakers, milliners, and other cunning artificers, and reclothed from head to foot. The worn little shoes were replaced by the prettiest bronze boots buttoned over the dainty ankles; and the old shawl found a substitute both picturesque and substantial. Little Brown Fist looked charming, and so Emilia told her; and Emilia persisted that Percival should come and admire the child, which he did; and Minola's eyes lighted up at his words of kindly, genuine praise.

(TO BE CONTINUED.)

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