

The North British and Mercantile Insurance Company.

We take from the Review published in Lincoln's Inn Fields, London, the following article on the above-mentioned Company. The report of the North British and Mercantile Insurance Company for 1875 has been issued, and is laid before the annual meeting held at Edinburgh on the 4th inst. The figures of the revenue for the year 1875 are increased during the year from £408,014 to £495,196. We believe that the company is almost the only Fire Office that has actually increased its net revenue during 1875. That the business has not been increased at the expense of safety is conclusively established by the fact that the losses were only £272,701, or a trifle over 51 per cent. of the premiums. It is unnecessary to add that such brilliant results as shown by the report of the fire branch must cause a strong feeling of satisfaction amongst the shareholders, and amongst the more numerous and confident of the policy-holders. It is not out of place here for us to present our readers with a short abstract of the fire transactions of the company for the year 1875. It will be observed that the year 1875 was the year of the great Chicago fire, 1872 of the Boston fire, and 1877 of the first St. John's N. B. The figures revealed by this statement show conclusively that the company has a reserve fund established, no amount of catastrophes can, humanly speaking, overthrow the Fire Company managed as prudently as the North British and Mercantile.

In the last ten years, the amount of fire premiums received have steadily increased from £505,420 in 1869, to £915,196 in 1878; the losses paid within the same period, have increased in greater proportion, from £197,434 in 1869, to £472,701 in 1878, and the fire reserves and surplus have nearly been doubled. In the first named year they were £298,251, in the latter £1,156,000. These figures must increase the confidence of the public in the value of the Company's policies. It would be difficult to add any observations of ours which could add to the significance of such figures as these, which enhance the value of the company's policies in the eyes of the public. In the Life Department the progress of the company is not less marked. Again it has increased its business, for we find that the new Life business has increased to £1,084,051, being about £23,000 more than last year, and producing a new premium income of \$35,322. The Annuity branch, the amount of £28,892 was received. The Life funds have increased to £2,892,600, being £140,080 more than at the close of 1877. It is important to observe that the Life funds are not only increased, but are also protected by the special Act of Parliament exclusively for the benefit of life policy-holders—vide "The North British and Mercantile Insurance Company's Annual Report." The company (subject to any rights of the holders of life or fire policies in force at the passing of the Act) the accumulated funds of the life department, including annuities and all premiums on life policies, and all annuities, and the accumulations and annual produce thereof, shall belong to the life department, free from any liability to the fire department, and vice versa. The premiums of insurance on fire policies, and all accumulations, and the annual income thereof, shall belong to the fire department, free from any liability to the life department. The reasons for this are so enormous that the Office can afford to do this and be in the very front rank both as a Fire and Life office under separate heads. It is important to note that the company has paid up another £100,000 in new capital, which will thus be raised from £250,000 to £350,000. The application of this profit in the manner proposed, being in the direction of keeping the company's Reserves intact, must meet with the approbation of both shareholders and policy-holders. It is always a temptation to divide present profits once, but the directors of the North British and Mercantile take a long and far view. Whatever profits are made, are devoted (subject to a reasonable dividend) to strengthening the Reserves. The policy-holders, therefore, are in a position of enjoying £100,000 in the Reserve funds instead of a dividend, which will be afforded another proof of the commercial sagacity which has guided the company in its present prosperous and powerful condition. The company's profits, which are £27,047.14.3d. is carried forward as undivided profit. It will not escape notice that interest alone on the cash assets of the Fire branch provides for a greater portion of the dividend now declared as undivided, viz. 32 per cent., as the extra bonus is not withdrawn from the reserve at all. This is a position which we venture to say is equalled by few, and exceeded by none. We say that the North British and Mercantile is safer than it would be inaccurate, for there can be no addition to absolute safety; but to say that it is more perfect and more prosperous every year is not true, but becoming monotonous by repetition. It is, however, not an unpleasant subject, and we wish we had said it more often in the course of a twelve months' observation of the company. Such colossal corporations as the North British and Mercantile are, however, few and far between, and we must congratulate the managers on the results of their labours, and hold the company up as an example to be followed, and as a refuge where inexperienced assured may fold their wings and be at peace.

EXPECTED GENERAL ELECTIONS.—A special paper in the Birmingham Gazette a well informed paper on political affairs, says:—"The extraordinary manner in which the past few days have directed attention once more to the prospects of a general election. In political circles the event is regarded as almost certain to take place in a shorter time, if not earlier. Ministers are not in the least disposed to deny the probability of a general election, and it is plain a warning as could be addressed to the Liberal party to be prepared for such a contingency at any moment, and the Liberal party would hardly be surprised if they were to be called upon to make their appearance on the 14th of next month, or on the 15th of next month. Monday said that the Government had no intention to dissolve Parliament this year."

PHOTOGRAPHY.—The London News reports that the Bank of England has for some time past employed a photographic detective to examine suspicious documents; and more recently has placed an invisible studio in a gallery behind the bankers. Hidden behind some heavy curtain the camera stands ready for work; and at a signal from any of the cashiers the photographer seizes the document, and in a few moments has produced a photograph of the document. Mr. Mezesers' doubt of the authenticity of Mr. Henn's description of the personal appearance of St. Paul appears to be confirmed. The Paris book-worms at work during among the works of the early Church Fathers. The result is not only the justification of Henn, but the discovery of some discoveries, of which the following are perhaps the most notable. St. Clement, of Alexandria, thus sketches the Saviour:—"Jesus had no hair, and his hair was offered no physical attractions; he only possessed beauty of soul, which is the true beauty. St. Ireneus, a disciple of St. Polycarp, who was a disciple of St. John, writes his description of Jesus, and says that the hair of Jesus had already turned white when he began his mission."

The Agriculturist.

FREDERICTON, N. B., MAY 17, 1879.

The N. P. and P. R.

Parliament, at Ottawa, has been prorogued after a long and, at times, exciting session, 1879, may be cited by some future historians of Canada as a turning point in her history. For good or for evil, she has adopted a national policy, that places her in a certain degree of antagonism to the Mother Country. By carrying it out she launches herself on the path that leads towards "independence," and all its consequences and dangers. A decade hence Canadians may look back with feelings of mingled surprise and regret to 1879 as the year when, while the people of the Dominion were excited by the warmest feelings of loyalty to the throne, and manifested by every token in their power devotion to the daughter of reigning monarch, who with her husband came to, to rule over them, their statesmen adopted a policy which strained and finally snapped the tie which had happily event, it was supposed to intend to make the new tariff for us a burden, and not a blessing. The new tariff has been so intended and so labored, so held up to admiration as the same of statesmanlike wisdom and to ridicule as the quintessence of unstatesmanlike folly it has been criticised in such extreme terms of praise and censure, that the people of Canada may well be excused if they have grown somewhat indifferent about it, at present, and are content to wait and see how it will work, and how it will affect their various interests. By the time Parliament meets again they will be in a better position to judge of the merits and demerits of the new tariff than they are at present. But of this we are certain, if better times come, if a warm ray of the ardently wished for prosperity breaks through the black cloud of depression which has hung over them so long, and they feel cheerful under its inspiring influence, the new tariff will be pointed to as the cause of the rising prosperity, and those who enjoy it will not care to contest the claim made for it, while, on the other hand, if the black cloud remains unbroken, the new tariff will have to bear the brunt of many a heavy assault, and will be excoriated as the device of diabolical statesmen, revivifying power and place and utterly careless what interests they injured so that they served their own turn. In the conduct of human affairs, it is useless to look for calm, and unbiased judgement, for a single hearted desire to serve the general weal, for the intention to consult, in the framing of measures, the public, without a thought of private interest, or for the disposition to look fairly at measures submitted in the public interest.

The inauguration of the new tariff was doubtless, the distinguishing event of the session of 1879. When the tariff mentioned, almost all that is noteworthy of the work of the session might be said to be mentioned, were it not for those fourteen resolutions concerning the Pacific Railway which Dr. Tupper brought down last week. As might be expected, with the majority at their back, the Government have obtained the power they desired to locate the line in British Columbia where they please, and commence constructing 125 miles of the line there they please. They say that in choosing the route, the McKenna's Bill was premature, and their intention is, yielding to the demands of a party in British Columbia, and the pressure of those "Curvilinear Christians" the great Banister, and De Cosmos no doubt, to fix upon the Bute Inlet as the terminus, though so far as we can see, the only thing in its favor, if it is in favor, is that, that it is not within reach of the guns of the fortifications in the Island of San Juan, and is close to the American border. The Bute Inlet route is 300 miles longer than the Burrard, and runs through a more difficult and less settled country. It is estimated that it will cost over \$20,000,000 more. The engineers estimate for the Bute Inlet route is \$20,000,000; for the Burrard Inlet \$41,000,000.

From the policy that the Government are determined to pursue with regard to the Pacific Railway, it would seem that the interests of the Maritime provinces especially, are to be sacrificed, and a burden imposed on the whole Dominion, in order that, as an expense that cannot be, at present, rightly estimated, a railroad may be constructed, through a country which presents almost insurmountable difficulties, and through communication be had with a Province, (whose importance is still in the far future), with a few thousand white inhabitants, who, represented by such men as Banister and pugnacious, and De Cosmos the disputations can keep their claims so ringing in the ears of Parliament, that the Government out of sheer weariness, and dejection, have been forced to pledge the future of the Dominion so as, if possible, to stop their mouths.

It is sheer delusion for the Government to try to make it appear that they will receive aid or encouragement from the British Government in proceeding vigorously with the construction of this great railway. We do not think that the Earl Beaconsfield's Imperialist ideas extend so far as to aid and subsidize a railway across the northern part of this continent, though such a railway may be said to bind three continents together, and to offer a route shorter than any that can be named, to Asia, in which his Lordship is supposed to have a peculiar interest. Nor will English capitalists touch such an enterprise. They do not now look upon sinking money in American or Canadian railways as a profitable mode of investment. The Dominion Government will have to find the money to build it, by the old expedient of borrowing. The idea that sufficient money can be raised to construct this gigantic work by appropriating 100,000,000 acres of land and selling it at \$2 an acre—seems, scarcely feasible. The idea that this railway will be built without imposing burdens on the people of Canada, without vastly increasing the public debt, and without the aid of the British Government, is absurd.

SCOTCH ENTERTAINMENT.—On Thursday evening, the "Fairbank Family" gave an entertainment in the City Hall, which included stirring Jacobite ditties, and "historical illustrations of the rebellion of '45, of which Bonnie Prince Charlie" was the hero; and Scotch sayings, humorous and sentimental. Scotch anecdotes, and organ selections. Mr. Angus Fairbank has a powerful voice and punky humor, and sang some of the ditties with great spirit and expression. Miss Pollie Fairbank, who was attractively got up in the quaint, characteristic dress of the fisherman, who are still to be seen and heard in the streets of old Reekie, with kilted dresses, white "mutes" on their heads, and crews at their back, crying "calla herin" with animation, "the Newhaven Fishwife," and danced a "fling" in a way that brought down the heartiest encore. Mrs. Bessie Fairbank equally pleased the audience by her singing and playing. We are sorry to say that the performers were encouraged by crowded benches.

MISS HANNAH ENBOLD.—This institution has now entered upon another term. Out of the total number of applicants, 29 were sent back as unable to pass the preliminary examinations, 20 have been taken on trial. The exact number of pupil-teachers is 147; three less than the number that attended the classes during the preceding term. The educational requirements of the Province must be growing large, when the system can in about three hundred new teachers annually.

BUILDING.—There is less building in this city this spring than there has been for years past. The New Post Office is the chief work under construction. A great deal, however, has been done in the way of improvements in houses on Queen street, and are being renovated. One would think that, at such a time as this, when material and labor are cheap, capitalists would put up new dwelling houses, and engage in building the bricks of the brickers times which are sure to come.

An imperial order in Council will be issued containing that swine from the United States, that are now suffering from Typhus, must be so built and launched in the Merrimack River, to be the Journal of that place.

The Relief Society.

The Annual meeting of the St. John Relief and Aid Society was held last Monday, when the President, James Reynolds Esq., read his report. During the year the Society expended \$32,639.92, in relieving actual sufferers, whose needs were as urgent as they were immediately after the fire. The winter of 1879 was an exceptionally hard one for the working classes, and consequently many respectable families were compelled to seek relief. The Society has to its credit in the several banks, \$141,244, and still looks to receive the grants made by the government and the city of Fredericton. The Common Council of Montreal has repudiated the action taken in June 28th 1877, when \$10,000 were voted in the heat of the charitable enthusiasm which roused the civilized world on the first news of the disaster, and have, in a manner that does the city no credit, refused to pay the grant though solicited so to do. With regard to the government grant of \$25,000, the President says that the Society look for its payment at any early date, and that, the money is now lying in the People's Bank. He also states that the interview that he and Sheriff Harding, and A. Cushing Esq., through the courtesy of the Mayor, had with the Council of Fredericton regarding the grant of \$5,000 was most satisfactory. "The assessment having been collected for that sum, payment has only been delayed through some informality in making the bonds, which may be received any day." The government and city having freely made the grant, are, if pressed, in honor bound to pay the money. But it seems to us that, the Society has ample funds at its disposal for the specified purpose for which they were granted, even supposing that the actual sufferers by the fire should need aid during the next two or three years. The Relief and Aid Society is not surely going to be a permanent institution in St. John.

WE DO NOT SEE what the Mail was driving at by inserting the above article unless it wanted to show that the cause of the riot which brought about the fall of the power of Holland, will bring down that of England. The Mail at present does not feel very warmly towards England. Its dictum, that "British connection was endangered by the carrying out of the National Policy," so much the worse for British connection," will not soon be forgotten against it. The Mail may wish to give vent to its spleen against the Mother Country, under cover of a parable, or a historical parallelism. England we all know, reached a few years since an amazing height of prosperity, since then she has encountered bad times, but that is not saying that she has reached the point of all her greatness and is on the decline. Once she was mistress of the markets of the world, now she has rival and competitors, and is met everywhere by hostile tariffs, but that is not to say that her trade and commerce are permanently injured. The amount of pluck, enterprise, and inventive genius, and capital, in old England yet, is too great to admit of the idea of decline in connection with her grand name.

SING "WILLOW, WILLOW."—The four old willows in front of the Normal School have been chopped down, an act of vandalism. Why did not some one having authority when he saw them marked for destruction sing out—"Woodmen spare these trees," he need not have added—"Touch not a single bough, for they might have been the better for pruning. The trees were ugly and misapplied, say some—that we deny. We imagine that the grateful green of their spreading boughs will be missed an hot and arid afternoons when the eye has nothing to rest upon but hot red brick baked clay, and dust. In such a quarter classical associations might have prevented the destruction of the "old familiar trees." Saplings may be planted in their place but they will pass away before they are trees and cast long, grassy shadows. If the authorities had spared the trees, and ordered the destruction of the ugly outhouses and broken fences, and the removal of the "staring blue shanty" they would have done better in the way of preparing for beautifying the surroundings of the Normal School Buildings.

THE SEASON.—However backward agriculturists, throughout the Province may have found the spring, in this locality, we are told, that the season is fully as far advanced as it was this last year. The showers and the warm weather of the last two or three days have had a most beneficial effect on the soil, and made it fit for field and garden operations. Fruit trees are blossoming finely, and promise large crops. Those who cultivate the garden strawberry, the suggestion of a gentleman who has successfully raised this fine fruit is worthy attention. The great enemy to the plant is the small fly which eats the tender leaves. He sprinkles the leaves when the dew is on them with a powder of unslacked lime. He has successfully stayed the ravages of the pest. He vows for the efficacy of the application.

"Economy is wealth," prove this, and save money by purchasing your Dry Goods at Edgemoor's.

SCHOONER WRECKED.—The schooner "Langer," from Boston, laden with corn meal in the hold, and coal on the deck, was run into by the wood boat, "the Grace Gibson" on Saturday morning, in the Long Reach. The crew had just time to make their escape in the small boat, when the top-laden schooner toppled over and sank bottom upwards and drifted ashore. The accident was seen by those aboard the "May Queen," and "the Sunbury," which was conveying a party from Fredericton, to attend the funeral, of Hon. C. Harrison. The corn meal on the "Langer" was consigned to A. F. Randolph Esq. The coal to the Fredericton Gas Company. The cargo that was preserved is considerably damaged.

DOUGLAS BOOM.—There has been plenty of work for steam driving this spring, and many have been easily got out, but it is said, that the quantity was less than a third of what it was last year. Lumber cut on the tributaries of the St. John, and floated down the main stream, is now caught in the Douglas boom, between the island and mainland, some three miles up, which accounts for the fact that the river running in the Douglas is so free of loose logs. Lumbermen account the Douglas boom an immense improvement. If the demand for lumber has all in proportion to the facilities for getting it out of the woods, driving, booming, and manufacturing it, what a splendid business would be done!

THE NORMAL SCHOOL.—This institution has now entered upon another term. Out of the total number of applicants, 29 were sent back as unable to pass the preliminary examinations, 20 have been taken on trial. The exact number of pupil-teachers is 147; three less than the number that attended the classes during the preceding term. The educational requirements of the Province must be growing large, when the system can in about three hundred new teachers annually.

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Dutch or English Decline?

The Toronto Mail had, last Monday, the following short article on the fall of the Dutch:—"From what a height the Dutch have fallen! First there were fisheries questions, including English jealousies, which resulted in the revocation of Dutch licenses to fish in English waters; then there was the whaling business, and next the fight for the carrying trade of the seas; and it may be mentioned that Cromwell did a good deal to break down foreign trade to England and Dutch shipping which was largely employed by English traders, by imposing heavy customs upon foreign produce, and making the employment of home-built vessels compulsory. Then the Dutch, just as England has done, went into stock-jobbing and foreign loans. In 1700 the Dutch were the bankers of Europe, and had claims upon foreign debtors to the amount of 3,000,000,000 guilders. At the height of their prosperity their decline began. During the wars with France and Spain, Holland lost much of her trade to France, and England progressed in industrial work and commerce. England presently challenged the Dutch to a contest, and it was England, not the Dutch, who were to be victorious. They fought her for the commerce of the Mediterranean: France and England beat the Dutch in their competition for the Indian trade.

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Strike on the Pacific Railway.

There was a strike among the laborers in the Pacific Railway at Cross Lake, last week. The volunteers were promptly sent to the scene of disturbance, and arrived there on the evening of the 8th of May, 75 of the strikers were congregated at the station, and at the order of the Stipendiary Magistrate five of the ring leaders were arrested. An account given in a Winnipeg paper as telegraphed May 9th states:—"That they were placed in a box car for safety, the other strikers at once leaving the place. The volunteers occupied the boarding-house and offices for the night, sentries being posted, it being conjectured that the courages of the arrested men would make an attempt to rescue them, which a small number ineffectually did at three o'clock this morning. The rescue sounded as a dark moving mass, but was soon ascertained to be a large body of the strikers. The military were ordered to fall in to three hundred of the strikers rapidly approached in a solid mass. Lieutenant-Colonel Smith ordered them to halt, when one of them asked him what his authority was and used some insolent remarks. The strikers replied that they were strikers, and some of them had revolvers. The strikers were disarmed, and those in the rear shouted to those in front to advance. The military was placed in position to repel an attack, and a second lot of rounds of ammunition was served out to them. The strikers showing a disposition to advance, the volunteers were ordered to load with ball cartridge. At this critical moment the officers and soldiers never flinched. If they had, the result would have been serious. Captain Beeston then read the Riot Act, which with the firm stand of the volunteers, repelled the strikers, who were ordered to disperse. The strikers were ordered to disperse, and those in the rear shouted to those in front to advance. The military was placed in position to repel an attack, and a second lot of rounds of ammunition was served out to them. 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