

Board of Trade.

The regular meeting of the Board of Trade was held in the council chamber Monday evening. The following members were present: Pres Geo Balmain, Secy T O L Ketchum, F B Greene, W Fisher, J T Gardin, Geo Frupp, I E Sheasgreen, J T A Dibblee, A Henderson, James Carr, J N W Winslow, David Hipwell, John Chestnut, J O Hartley, W R Snow and others.

The Secretary read letters from the following parties in reference to establishing a pulp mill here: E B Eddy Co, Pulp Mill Directory Co; M Jones, Esq, Pulp Mill Mgr; J N Sutherland, Frt Supt O P R, regarding freight rates. Letters ordered placed on file for future reference.

A Henderson, from committee to pay expenses of Mr Loring's visit, reported that the money had been collected and paid.

Mr Henderson brought up the matter of the Town taxing the insurance companies doing business here. Some parties claimed that the tax would fall on the agents here personally. If that were so they urged that the tax should not be enforced. As a matter of fact, the insurance companies have placed an additional rate of 5c on each \$100 insured to meet this tax. He thought the matter could be thoroughly investigated here. All other lines of business were assessed and he saw no reason why the insurance companies should not pay taxes also. In Fredericton the insurance companies were assessed and he hadn't heard that they imposed an additional rate. Some years ago Blair's government imposed a tax on banks, and as a result the banks put 10c additional discount on every note they cashed.

The insurance companies were following a similar policy. He didn't think they should be dictated to as to what the town should do; still he supposed they were at the mercy of these companies. They had to have insurance and the companies could say on what terms they would take the risks. Mr J N W Winslow was called on and in reply said he was only an agent for the insurance companies. He wasn't authorized to make any bargains or anything of that kind for the insurance companies, but he had asked that the town refrain from collecting the tax this year that a more equitable assessment might be made. As it stood now, the estimates were all wrong. Some companies were estimated away above what they should be, and others far too low.

In Fredericton the insurance rates had been made in view of the civic tax. The ratings here were not made to provide for this taxation and consequently when the tax was levied the companies imposed an additional rate of 5c on every \$100 insured. He had received instructions to collect this additional 5c not only on new policies but also on renewals. If the Town Council withdrew the tax, the companies would in all probability not insist on the extra 5c. The subject was well worthy of their attention.

The chairman spoke of the rates being so high. With the excellent water system, we now have, the rates were still as high as in many of the villages where they had no fire protection.

Mr Winslow showed that the rates had been reduced after introduction of water works. Some rates were raised since, but they must look back over a number of years; some of the risks in the town were still very bad.

Chairman maintained that a fire could not possibly get much headway in the town now even in these places that were risky.

A Henderson noted that the insurance companies did not wish to let the assessors know what business they did. There were many injustices in the general assessment, but the insurance companies had as good a right to pay taxes here as in other places, and that they should pay on the business they do. The matter should be so arranged that the agents wouldn't have to pay it out of their own pockets. The insurance agents had been asked to hand in a statement of their business, but they had not done so. If it was right to pay tax in Fredericton, it was right for them to pay the tax here.

Mr Winslow showed that the low rates paid as high a tax as the high rates. The extra 5c was levied on each \$100 in the policy. Those who pay 3½ per cent don't pay anything more to this tax than those paying say ½ per cent.

Mr Carr suggested that the town should have a company of its own. With the excellent fire protection they now had, the insurance should be cheaper. The cure for some of these injustices would be a local company.

Mr Winslow said the trouble was that insurers would always prefer a strong company. As a consequence the local company would get only the poor risks.

Mr Dibblee thought the subject was an important matter. He believed the insurance companies should be taxed. Had thought so for years. He didn't believe they treated the town fairly at all. They had increased the rates even after their fire protection had been made so excellent. He would like to see the subject well discussed. There might be errors in the assessment, but they could come at it in some way.

He moved that Mr Winslow be appointed a committee to ask the St John Board of Fire Underwriters to send a representative here to meet with the Board of Trade to discuss this matter.

Motion was seconded and carried.

Mr Winslow brought up the subject of the Produce and Forwarding Co. He had talked to several business men about the matter and offers were made to take stock in the enterprise. He didn't see why they couldn't handle this business successfully when it was transacted in such places as Hartland, Florenceville and Centreville. Merchants there were shipping produce, some of which went right by the town. It couldn't require a big capital to start on. 5,000 would do for a commencement. The

banks would be willing to advance money on warehouse receipts. Some steps should be taken to handle this business, as the town was in need of more enterprises of this kind.

Mr Henderson followed in quite a lengthy address on the same subject, in which a very general interest was taken.

The following were appointed a committee to confer with the Agricultural Society in the interests of the proposed Produce and Forwarding Co: J N W Winslow, H P Baird, J O Hartley.

Glassville F. & D. A.

At the annual meeting here of the A F & D A, after the transaction of some preliminary business, *inter alia*, Pres J McLaughlan, Esq, in delivering his closing address for the past year said:—

"Another year has passed away with its joys and sorrows, profits and losses, pleasure and pain—with its lessons learned and unlearned, and opportunities lost or improved. At this close of another year's work, our Association might pause and inquire what we have done. This is a question more easily asked than answered. We have held several meetings, and discussed many questions of interest and profit to ourselves and others; and in not a few cases we have gained valuable information, while our influence will go on long after we have passed off the stage of time. No man liveth to himself; all men wield an influence for good or for evil."

"I have noticed in many instances, that the farmer stamps his influence on the place where he resides. His neighbors, while pretending to ignore him, gradually fall into his views and habits and manner of working, all unconscious of the fact that they are doing so. Such men are a great benefit to the community, in which they live, although the spirit of pride and jealousy may prevent any credit from being given where it is due."

"As a society, although we may not be able to point to any great things achieved during the past year, it is our privilege to go on in the line of duty, resting assured that beneficial results will follow. We live in the age of progression. There is no standing still. We must advance with the marching host, and go on to victory, ever remembering that we have the country, and that we are the people. If we are to succeed we must respect our calling and ourselves. Then we may expect others to respect us. We must use our brains as well as our hands, and take advantage of all facilities within our reach. The day for farming by the moon or guess work, or 'they say so' has gone by. Nothing, short of the intellectual use of all our faculties, will fill the bill of fare of the farming of to-day. 'Honest respectable economy' must be our motto. That narrow minded selfishness, that leads to small things for the sake of present gains, must be set aside, if we are to fulfil the duty we owe to ourselves and our fellow men. In all our efforts in our meetings, and out of them, let it be said of us, we left the world better than we found it."

"I have enjoyed the privilege and duty and honor conferred on me as President of this Society, and thank you sincerely for your forbearance and courtesy. If I have erred in judgment, or slighted any one, I can say, it was not intentionally. In electing your officers for next year, I wish you to do what you believe will be for the best interests of our association, in your work." (Loud applause.)

The President was followed by Messrs Home and Simpson in a similar congratulatory strain, the latter moving that the President's able address should be engrossed in the minutes which was agreed to—nem. contra.

Mr John McIntosh, proprietor of the Glassville Cheese Factory, submitted through his clerk, Mr Ronald, a statement of the work of Cheese Factory, during past season, from which it appears that Factory during past season had taken in 189 tons 1648 lbs, of milk in excellent condition, and manufactured 17 tons 1674 lbs of cheese—about 10½ lbs of milk to 1 lb of cheese—all of which had been successfully sold. Mr McIntosh threw out several valuable suggestions as to the work of members aiding him in making the factory a still greater success, all of which will be scrupulously acted upon next season. From Mr McIntosh's able report it was manifest to all that the work of the factory had been in all respects most judiciously conducted and had proved a source of great advantage and profit to the farmers of Aberdeen, &c, while his cheese had made a high score in the cheese market of New Brunswick, taking precedence of not a few cheese products of some other cheese factories in the province—owing no doubt, in a great measure, to the educated skill, intelligent supervision and discriminating energy of his able factory manager, Wm Love, Jr, and his employee Daniel Shaw. Mr McIntosh and his staff were warmly congratulated and "highly commended" by the members of the A F & D A for their business fidelity and much appreciated work.

The election of Office Bearers for the ensuing year was then taken up, when the old Board of Office-Bearers and Directors was unanimously re-appointed. John McLaughlan, esq, Rev John Home and Mr John Ronald were appointed delegates to approaching F & D Provincial convention at Fredericton (1899), with Messrs George B Reid and William Simpson, esq, as substitutes.

Next meeting of Association was appointed to be held, same place, on evening of Saturday, 19th Nov, at 7.30 p m. Adjourned.

JOHN HOME,
Sec. Treas. A F & D A.

Disasters.

By a collision on the Lehigh Valley R R on the 10th, five trainmen were killed and five seriously injured. The train going east which was composed of an express car, combination baggage, day coach and three sleepers, had the right of way on a single track.

The Buffalo express, in charge of Engineer Kohling, had orders to stop on a siding on the mountain and let the New York express pass. As Kohling approached the siding he discovered that the air breaks would not work. The train was moving about 30 miles an hour down a 90 foot grade. The engineer whistled frantically for the hand brakes. He knew the other train was about due. He reversed his engine and stuck to his post, but could not avert the collision. In less than a minute the express from the west, drawn by two heavy engines, hove in sight. A terrible crash followed on a curve in a deep cut. Nearly all the passengers on both trains were asleep. Many of these were thrown out of their berths by the shock, but none were severely injured.

At Hanover, Mass, on the 10th, by a fire and explosion in a stove five men were killed and over 12 injured.

By an overturned kettle of grease taking fire in a tinplate co's mill at Joilet, Ill, on the 10th, a loss of \$120,000 resulted. 275 workmen were employed.

LONDON, Nov 11.—A despatch from the Baptist mission in the province of Shantung, China, announces that a flood of the Hoang-Ho, in that province, has destroyed hundreds of villages and threatens a million people with famine.

Upper Kent Items.

Mr George Lovine, California, paid friends in this section a visit last week.

Major A D Hartley passed through the village en route for Tobique last week; his many friends are pleased to see him out again looking so hearty after his late illness.

We hear rumors that two of our young men and one from Maplehurst, taking advantage of the recent snow last Sabbath eve, met at the same house on Queen street to give the one girl a drive. "I wonder which won."

Our miller is having his mill repaired by Mr Jesse Green of Clearview.

We notice of late that one of our fair ones seems lonesome, as one of our most popular young men has gone away to spend the winter.

But cheer up thou lone one,
And do not look forlorn;
He will be back again
Ere it's time to sow the corn.

JERRY.

Jacksontown Items.

Miss Lena Burt entertained a number of her friends Friday evening, 11th inst, in honor of her twentieth birthday. Although the severe storm succeeded in keeping a number from a distance away, not a few availed themselves of the pleasure of attending; and with the coming of sleigh bells again, every heart seemed happy and full of mirth. The evening was spent in playing games and singing, and music on the organ and violin given by several of the guests. Then came refreshments which all can look forward to and enjoy. Miss Burt entertains well and the number of pretty presents received proved the esteem in which she is held by her many friends. The company dispersed at a late hour, with the hope that many more birthdays would be celebrated during the winter months. The following are the guests who were present:

Miss Lena Anderson,	Henry Gallivan,
" Ethel Gallivan,	Richard Gallivan,
" Della Hannah,	Randolph Hannah,
" Lena McLeod,	Tyler Hannah,
" Elvya Manuel,	Duncan Hannah,
" Blanche Estey,	Charlie Cross,
" Bertie Dewitt,	Guy Estey,
" Hattie Kitchen,	Jasper Good,
" Nellie York,	Alonzo Boyer,
" Reta Elliott,	Guy Birmingham,
Mr & Mrs Harry Godd,	Homer Kimball,
Milton Anderson,	Juddie Kimball.

Parliamentary Program.

In an interview, Hon Mr Mills, Minister of Justice, had this to say as to the meeting of parliament and the legislation proposed by the government: The meeting of parliament "depends upon when the conference that is meeting at Washington will conclude its labors. When the conference is at an end the government will be prepared to meet parliament. The legislation which will be submitted is already well under way."

"Can you indicate what the nature of that legislation will be?"

"The government will carry out the legislation outlined at the Ottawa convention, or, in other words, the platform upon which it carried the country."

"What about the question of redistribution of seats? Is there a likelihood of such a bill at the coming session?"

"It is quite within the bounds of probability that such a bill will be introduced."

"Then the government will not wait until the next census before ordering a redistribution of seats?"

"It is not necessary to wait for a census. The Liberal party has expressed its opinion that in fixing the boundaries of constituencies county lines should be adhered to. In 1872 Sir John Macdonald laid that down as a principle. Unfortunately, he did not carry it out. The Liberal party, however, thinks that parliamentary constituencies should be as far as possible within the county boundaries."

"What about the prohibition question, Mr Mills?"

"The government has had its time so fully taken up that it has not had an opportunity of considering the question since the prohibition delegation made its appearance at Ottawa."

The United States purchased from Canada in 1892, \$183,312 worth of spruce for paper making, but in 1897 it increased to \$677,221.

The Provincial Government has set apart a tract of good settlement land in Madawaska County for colonization purposes, and expect it will be taken up chiefly by Acadians.

According to the story of the Rev Daniel O Potter of New York, an unknown man fired four shots at him the other night while he was reading his Bible, and the bullets all lodged in his Bible. Moral, read the Scriptures.

In the famous frozen mines of Yakutsk, in Russia, the frost has finally been pushed through at a depth of 700 feet below the surface of the earth.