PROGRESS.

ST. JOHN, N. B., SATURDAY, DECEMBER 26, 1891.

THREE BRIGHT WOMEN.

THEY CAME FROM ENGLAND AND ARE ATTRACTING ATTENTION

In New York-One Lectures, Another Is On a "Begging" Tour, and the Third is Spending Time Among the Slums of the NEW YORK, Dec. 29.—Last week we had three distinguished Englishwomen with us, Mrs. Annie Besant, the countess of Aberdeen, and Lady Somerset. Mrs. Besant was lecturing, the countess was

begging, and her ladyship was "slumming"—that is, investigating our slums for the re rose of comparing them with those of the foremost of English

philanthropists. In company with Inspector Byrnes she visited some ot the most notorious dives and opium joints in the city at an hour when they are in full blast, and also took a peep into the apartments of some of the

families often occupy one room, each having its portion marked off by a chalk line. She is declared that for dirt, disease and depravity these portions of New York are rather ahead of similar districts in London. She has delivered a large number of lecand has acquired great popularity by her cleverness and unaffected address.

She approves immensely of the freedom given to American girls, and declares that it is not only good for the girls them-selves, but it has the best possible influence on young men. By making respectable female society easy of access to them, it helps to keep them away from clubs and dram-shops, and is conducive to

In appearance she is a plump, handsome woman of thirty-eight or thereabouts, with agreeable features, beautiful brown eyes, brown hair, and a rosy English complexion, and dresses most sedately, much more so than any American woman I have seen on the platform. One of her greatest attractions is her voice, and in contrast to the nasal, heavy tones of the feminine speakers the temple. After the ceremony was over by whom she was preceded and followed, her noble chest notes like harmony itself.

The Countess of Aberdeen is doing her begging on behalf of certain waning Irish industries. The earl, her husband, was at one time Lord-Lieutenant of Ireland, and during her official residence there she became interested in the Irish peasantry, and has since been their friend and champion in many practical ways.

She is determined that the Columbia Exposition shall have a splendid exhibit of Irish home-made stuffs, laces, and embroideries. She has secured two large rooms for it, and in one a beautiful Irish girl clad as a bride, is to be on exhibition. Her dress will be white Irish poplin, trimmed with Irish point lace. Her veil and handkerchief will also be of handwrought Irish lace. She will be surrounded by a trousseau made of Irish linen and trimmed with embroidery of home manufacture. In the other room will be an exhibition of Irish silks, friezes, and home-spuns.

pockets of Americans towards paying the expenses of her project.

Untitled Mrs. Besant is undoubtedly the cleverest and best known of this distinguished trio. She has a short, plump figure, dark eyes, dark hair slightly grey, very curly and brushed up a la Pompadour, and a face of the kind that always draws a second look, not because of its beauty, but because of the "something more" in it "than marks the mien" of common folks.

She has been instructing enormous audiences, that included all the brains and fashion of Gotham, in the doctrines of theosophy. She prophesied a great future for theosophy in America, because "Americans are so universally materialistic, and materialism is the open gate to theosophy." A poet has told us that "we pass this way but once," but Mrs. Besant in expounding that article of her creed which relates to re-incarnation, assured us that after certain wanderings in the occult world, the soul is re-clothed with another body and returns to enjoy a second lifetime in this. Who wouldn't rather believe the lady than the poet?

Down on the corner of Broadway and Rector street there is a big building with all of the glass smashed out of its windows and a great hole blown through its front wall that must be disagreeably suggestive to tpassio ing millionaire. It is the building which lenry Norcross recently bade Russen Sag deliver up \$1,200,000 or his life, and was himself "hoist by the petard" that he flung at the lucky capitalist.

Crowds still hover round it-not the calamity hunting ghouls that usually haunt such scenes, but the thoughtful, the educated and the philanthropic come perforce to look for themselves at the terrible commentary its ruins sent on a great social problem.
The logical anarchist loafs round with sinister interest, and many a magnificent private equipage that has not been so far down town in months has been driven slowly past, that its occupants might gaze with marked interest on the spot where one of their own order so narrowly escaped a sudden and horrible death.

It is not difficult to enter into the unview its partially demolished walls, but the three employees should have been sacrificed, while the great man at whom the blow was specially aimed escaped almost unhurt, seems to indicate that Providence is on their side.

HERMIA. millionaires can take heart after all. That

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THREE SACRED FIRES.

Consecration of a Parsee Fire Temple—Fires

That Have Burned for Centuries The Bombay papers contain accounts of the consecration there recently of a new go certain ceremonials corresponding to the dignity of the order to which it is destined to belong. Thus only a thirtieth part roughly of the expenditure and religious recitation would be required to consecrate a Dadgan fire than when a Beheram fire is to be installed.

The most ancient fire at present in India s at the secluded village of Oodwada, near Bulsar, and the Parsees make it a point to repair to the Beheram fire there in large numbers during the months which are specially allotted to the presiding genius of tenement population in which two or three fire. It was consecrated about twelve centuries ago by the ancestors of the present Parsees in commemoration of the voyage they had in their emigration from Persia to India. The priests vowed to institute the fire in the event of their ships landing them in safety on Indian soil. The fire is fed, at tures and addresses here and in Brooklyn, five stated times during each twenty-four hours, with sandal wood, benzoine, and quantities of other odorous materials, as well as with dry fuel. This, however, cannot be done without previous compliance with certain religious formulas.

Next in rank to the Beheram fire is the Adaran, the one reinstated recently in Bombay. It is placed in a large silver censer, estimated to have cost about 7,000 rupees. The hall in which it is placed could not be entered except by the officiating priest or his immediate assistant. While the building was under construction the Adaran fire was removed to a place set apart for the purpose and for the use of the priests in charge. All the arrangements for the removal and reinstatement to the new temple were made under the directions of the hereditary priest, officiating in one of the priests read, on behalf of the priestly community making use of the fire temple, an address of congratulation to Mr. Jalbhoy Ardeseer, and presented him with a flower vase as a memento of the occasion. The majority of the Parsees then adjourned to partake of the "chasnee," which meant the tasting of sacred wine, fruit, milk, and such other edibles over which prayers had been recited. The building was illuminated at night .- London

IN DIAMONDS AND PEARLS.

Some Pretty Designs in Jewelry That Have Attracted Attention.

Never before, perhaps, were gems and gold so well wrought, so well worn as at present. Diamonds-always so favoriteare now set in platinum, and so thickly placed that you catch naught but their clear splendor. New shapes are so varied that it is idle to catalogue them. The pictures give She has already coaxed \$1000 out of the a fair idea of some of the newest and most choice. A notable tiara has five swallows through a branch of May-blossoms. Brooches are larger than for years past



One exhibited recently was a mass of irregular pearls set around a largish diamond, the whole quite as big as the palm of your hand. A leaf-shaped diamond, one to be worn also as a pendant, was bigger still. and had along with it long earrings such doctored diamonds deceives even the exas our grandmothers wore. Cameos, too, perts at the first glance. The layer of are revived. But nothing is quite so much | color wears off quickly however, and the easy feeling with which this latter class must in favor as the enamel flowers that grow yearly more perfect.

A Light Without a Match.

It is quite easy to secure a light without a match and without danger, and any man can make the apparatus himself. It is can make the apparatus himself. It is only necessary to put some heated olive oil into a small bottle, drop in a piece of phosphorus, cork it up securely and put it in a safe place. Any time the cork is removed for a few seconds and then replaced a powerful light will be given out by the bottle, which will last several minutes and the core is represented at any moment by pullbe again renewed at any moment by pulling out the cork.

A HARVEST OF GOLD.

Interesting Figuring on the Abundant Crops and Their Effects.

The corn crop of the present year will approximate 2,000,000,000 bushels, or temple erected for the reinstatement of the 500,000,000 bushels more than the crop of sacred Adaran fire. The fire was installed | last year or the average crop of the past in 1733 by Manockjee Nowrojee Shett. fitteen years. The highest and lowest Metropolis-Where the Bomb was Thrown. The old building showing signs of decay it prices at which corn sold per bushel in was replaced by a new one as a cost of about a lakh of rupees by Jalbhoy Ardeseer, the eighth lineal descendant of the founder.

It is built in the ancient Persian style of 39 cents. During the expired portion of architecture. A flame, before it falls into one of the three recognized classes of all the time, the highest, lowest and aver-Parsee sacred fires in India, has to under- age prices have been 67 3-3 cents, 47 1/2 cents and 59 cents per bushel. We thus have 1,500,000,000 bushels, representing a gain of 20 cents a bushel, which is equal to \$300,000,000, and 500,000,000 bushels in excess of last year at 59 cents a bushel, \$295,000,000, or a total increase of \$595,-000,000 over the aggregate value of last year's crop.

As to wheat, our crop will yield 600,-000,000 bushels, against 400,000,000 bushels last year—an increase of 200,000,-000 bushels. The prices at which wheat sold per bushel at Chicago in 1890 were: highest, \$1.08½; lowest, 74½ cents; average for the year 89½ cents, This year, sofar, the highest, lowest and average prices have been \$1.13, 85 cents and 93½ cents. Here then, we have 200,000,000 bushels in excess of last year, at 93½ cents, \$187,-000,000, and 400,000,000 bushels, at the average advance of 41/4 cents, \$17,000,000, or a total gain of \$204.000,000.

The aggregate gain in the value of corn and wheat alone, taking the official figures and not presuming on better prices, is thus shown to be in the neighborhood of \$800,-

These are the principal features of the outcome of the harvest, but there are others none the less encouraging. For example, there is a foreign demand for rye such as never before existed, and a crop the heaviest on record. Of this cereal we are now exporting millions of bushels, where we have previous to the past few months shipped but insignificant quantities. The government returns show that for the past four months our exports of rye have reached the value of \$5,617,291, against \$158,061 for the corresponding period of 1890. Wheat and flour shipments, it may be mentioned, during the same four at \$87,288,713, against \$28,341,556; the total exports of breadstuffs, \$101,158,156, comparing with \$36,997,473. These figures are quoted to show that these estimates given above have facts behind them.

If we go a step further and take the totals of all cereal crops of the current and past years, we have an aggregate of 3,455,-000,000 bushels, against 2,515,000,000 bushels, showing an increase for 1891 of 940,000,000 bushels, which will net the country at least \$850,000,000 more than the crops of 1890 produced.

Against this, it is only fair to state that we are suffering from a depreciation in the price of cotton. To a certain extent economy is being practiced abroad in the consumption of this staple; and this economy, coming on top of our late very heavy crop of 8,650,000 bales, is the natural outcome of the poor harvests in foreign countries. An equally natural outcome, however, of the failure of foreign crops is the demand for breadstuffs from these shores, the export prices of which set the standard for our home markets. The loss on cotin flight; in another a bird chases a bee ton although heavy, is nevertheless incomparable with the gains made in other directions aggregating at most \$60,000,-

But even supposing prices fall, and the estimates made are high (the price of corn may be somewhat modified when the new crop comes torward, but wheat is likely to rule higher), there is a margin of wonderful size for changes to work upon.

What the precise effects of such vast harvests will be it is impossible to determine. They are to trade as water to the wheel, wind to the mill, steam to the engine, and are only now beginning to be realized. The corn-producing sections of the West have but in a very small part reaped the advantages of the heavy crops, while the producing sections generally have scarcely tasted of the good things to come from the marketing of their commodities .- Printers

Frauds in Diamonds. Considerable attention has been directed to the tricks of the diamond trade in Paris by the investigation of the charge that a firm of diamond-dealers had "doctored" vellowish diamonds from the Cape so that they could be sold as gems of the first water. The illegitimate proceeds of the firm from this practice are estimated at a million pounds. The Paris professor of chemistry, Berthelot, has shed some light upon the matter. "The 'painting' of diamonds," he says, "is a trick known to all dealers in diamonds. I am surprised that these men allowed themselves to be caught so easily. To give yellowish Cape diamonds the appearance of white Brazilian or Indian diamonds, a man has only to dip them in aniline blue. The process resembles the blueing of clothes by the washerwoman, and was discovered about ten years ago. The operation is so simple that not a few Paris women practise it. They buy cheap diamonds and touch them up, just before wearing them out, in an aniline bath. The appearance of the fraud is then evident. The difference between Cape diamonds and the Brazilian or Indian diamonds, which is the basis of the fraud, consists in the greater beauty and clearness of the latter, as well as in their greater durability. Yellow diamonds break

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WHAT LOCOMOTIVES RUN DOWN Animals that are Hard to Kill, and Others that are Dangerous.

"Yes," said an engineer who had grown grey in the service of the company, as he stood beside his engine in Jersey City the other day, "the suspense attending a run-over accident" when you are on an engine, smothers one. I can assure you," he con-tinued, wiping a blotch of oil off the side rod with a piece of waste, "that I am somewhat of an authority on the subject, because I have had the misfortune to run over about everything from a chicken to a fire-engine.

"You would naturally think that a collision, where your own life was in imminent danger, would cause you more anxiety than anything else; but it doesn't. Usually a collision occurs before you know imperial Trusts Company, in Toronto, and where you are. You are sailing along by arrangement will be paid elsewhere in the over the rails, trying to keep as near your schedule time as you can, when suddenly something shows up before you. With me it has always been the rear of a train, for I brakes, reverse the engine and wait for the crash, and the engine buries herself in the caboose or cars of the train you strike. Then you make the most of a bad job, and if you are not at fault for the accident, and all about it.

"A pig is a dangerous thing to run over, for he is likely to throw the locomotive off the track. When the pilot of the engine hits him it usually knocks him over, and then rolls him for a tew yards under it before the trucks strike him, and when they do there is great danger of them leaving the rails. The drivers are almost certain to follow the trucks, and if you don't go down the bank you are lucky. So you see what havoc one pig can make with a railroad. Another disagreeable thing about a pig is that he never stops squealing from the time he is hit until he is stone dead. Engineers are not fond of pork.

"It is next to impossible to kill a goat with an engine. Goats are the most irritating of all animals that wander along a railroad track. No matter how fast you may be running or how quietly you steal down upon him, he will see you out of the corner of his eye and manage to get out of the way just in time to miss the cowcatcher as the engine rushes by him at lighting speed. Cows and horses are generally easily disposed of, though sometimes they get under the wheels and cause a bad wreck. But they are so large that the pilot gets under them and throws them to one side. Sheep are the most pitiful of all animals to run down They seem to realise the danger that they are in, and huddle together in the middle of the rails and await death. Their great innocent eyes stare at you so mournfully and sadly that they haunt you for days to come. A locomotive seems to take a savage delight in destroying sheep. She throws them in every direction, and will kill a whole flock in an instant. I struck a flock of geese once. Well, I never thought there were so many teathers in the world. I couldn't see anything but feathers for ten minutes, and when we reached the station my engine looked as if she had received a coat of tar and feathers. Hello! There goes the bell; I must leave you," said the "knight of the footboard," as he sprang into the cab and started the train out of the station on its journey to the west .- New York

Australia's Size. The size of Australia is not generally appreciated. The seven colonies between them occupy a territory greater than that of the United States, excluding Alaska. New South Wales alone is as large as the thirteen original States. Tasmania, the Rhode Island of Australia, is as large as that State, with New Jersey, New Hamp-shire and Massachusetts added; Victoria, the smallest colony of the continent, is equal in size to Great Britain. Queenland surpasses the united areas of Austra, France and Germany, South Australia, one third greater than Queensland, is nearly as large as Western Australia, which of itself has nearly four times the extent of Texas, while the two colonies together are larger than the whole Europe without Russia. The total populations is about 4,000,000.

A Bell Worth Talking About. The great bell of Cologne Cathedral, known as the "Emperor's Bell," has on one side inscribed a sestet in German, of which the translation is-

I am called the Emperor's bell;
I proclaim the Emperor's honour;
On the holy watch-tower I am placed.
I pray for the German Empire,
That peace and protection
God may ever grant to it.

It may be added that no less than twentytwo cannons taken from the French were assigned by the Kaiser for the manufacture

Equitable Mortgage Co. DEBENTURES,

MATURING OCT. 1st, 1901.

Interest 5 Per Cent. Per Annum Payable Half-Yearly.

The Imperial Trusts Company of Canada offers for sale a special issue of Debentures of the Equitable Mortgage Company, amounting to \$100,000 These securities are in denominations of \$200, \$300, \$500, and \$1,000. The principal and interest are payable in gold at the office of the

The interest coupons become due on April the 1st and October the 1st.

The debenture indebtedness (of which the above have never tried to pass an engine on the issue forms a part) is the direct obligation of the same track coming in an opposite direc- Equitable Mortgage Co. and is guaranted by tion. In an instant you slam on the air paid up capital and surplus, amounting to Seal.

The issue of \$100,000 now offered, in additon to participating in the above guarantee, is further secured by a deposit with the Imperial Trusts Company of Canada, as Trustees, of no one is injured or killed, you soon forget all about it.

"A pig is a dangerous thing to run over,"

an equal amount of mortgages or trust deeds, being first liens on Real Estate (more particularly described in the form of Trustees' certificate given below) which are held specially for that purpose. CONDITIONS OF DEBENTURES.

The debentures, which are in the usual form, give the company the option, under certain cond tions, of redeeming them five years after date or a the maturity of any coupon thereafter. may be registered by the holders at the office.

And that the debentures shall be valid or negotiable when the Trustee's certificate on the back thereof has been signed by the Imperial Trusts Company, which certificate is in the following

The Imperial Trusts Company of Canada hereby certifies that the within debenture is one of series I of similar debenture number consecutively which series is to amount to the total sum of Or Hundred Thousand Dollars.

To secure the payment of this debenture and all

others of this series so certified, the Equitable Mort-1 gage Company has deposited with the said Imperia-Trust company at Toronto certain securities guaran-teed by the said Equitable Mortgage Company to the said Imperial Trusts Company to be valid and subsisting bonds, notes or other evidences of indebtedness, secured by mortgages or trust deeds equal in amount to the debentures so certified, all of which are guaranteed by the Equitable Mortgage Company to the Imperial Trusts Company to be genuine, and to be first liens on real estate in the States and Territories of the United States of America, worth at least two and one-half times the amount secured thereby; and the said Imperial the amount secured thereby; and the said Imperial Trusts Company holds the securites aforesaid in trust for the sole benefit and protection of the lawful holder or holders of the debenture above described, with full power to collect or sell the same and use the proceeds to redeem said debenture in cas default is made in their payment by the said Equitable Mortgage Company, as is more fully set forth in a cetain agreement between the said Equitable Mortgage Company and the said Imperial Trusts Company, dated the first day of August, A. D. 1891.

GENERAL INFORMATION. The following information touching the Equitable Mortgage Company and its business, taken its published statements, will be of interest:— The Equitable Company was incorporated in 1884, under the laws of the State of Missouri. It has offices in New York, Philadelphia, Boston, Kansas City, Mo., London, England, and Berlin, Germany. The officers of the Company are as follows:—

CHARLES N. FOWLER, PRESIDENT, CHAS. BENJ. WILKINSON, VICE-PRESIDENT. B. P. SHAWHAN, SECRETARY AND TREASURER. N. F. THOMPSON, Assistant Secretary and rank, and no rising of one individual above

F. M. FARWELL, AUDITOR. The business is that of loaning on first mortgages upon improved farm property in the United States, principally in the South and Southwest. The aggregate amount of mortgages now held exceeds ten million of dollars. The Company also deals in Government, Municipal

All properties offered as security for mortgage loans are valued by the Company's trained and salaried experts, and in no case is an advance made beyond forty per cent, of the expert's valuation.

The average ratio of loans to valuation on those The examination of land titles is made by salaried

A good general test of the Company.

A good general test of the character and quality

A good general test of the character and quality of mortgage investments is the percentage of overdue interest and of mortgages taken into real estate account through foreclosures. In the case of the Equitable the results show about three-quarters of one per cent. for the former and slightly over one per cent. for the latter item. This may be regarded a very favorable exhibit, and as indicating a high class of securities.

The business of the Equitable is prosperous. In 1887 the accumulated surplus and undivided profits to that time were divided, and the capital increased from \$600,000 to \$2,000,000, half paid.

Messrs. Barrow, Wade, Guthrie & Co., the well-known firm of accountants of London and Manchester, England, and New York, after an examination of the books, certify that the company in addition to paying a regular annual dividend of 10 per cent. on its capital, accumulated in three years ending June 30th, 1890, the handsome sum of \$396,716.85.

A few mouths ago authority lwas obtained to in-

A few months ago authority twas obtained to increase the capital to \$4,000,000. The capital paid up in cash is now \$2,049,550, and the surplus \$800,000.

The following is the statement of the Equitable Mortgage Company, at the close of business, June 30th. 1891:—

Tax sale certificates.... Interest remitted but not paid to us....

\$14,074,813 56 LIABILITIES. Capital authorised......\$4,000,000 00
Paid up (in cash)......\$2,049,550 00

 Surplus
 800,000 00

 Undivided profits
 30,396 67

 Guaranty fund
 46,538 47

 Debentures outstanding, secured by

 Bills payable....

Due borrowers on uncompleted loans.

Money received in payment of loans not yet delivered...

Interest paid in advance by borrowers 50,000 00 183,896 74 19,049 49 189,131 40 Due to branch offices and agents.....

Time deposits.

Due to banks and bankers..... \$14,074,813 56

STATE OF NEW YORK, COUNTY OF NEW YORK.

I, B. P. Shawhan, Treasurer of the Equitable Mortgage Company, do solemnly swear that the foregoing statements is true to the best of my knowledge and belief. B. P. SHAWHAN, Treasurer.

Subscribed and sworn before me this 31st day of July, 1891.

A. W. CHAMBERLAIN, Notary Public, New York Co. Having examined the books of the Equitable Mortgage Company, we hereby certify that the fore-going accounts and statements are in conformity therewith, and we believe that the above accounts fully and fairly represent the position of the Company as on the 30th June, 1891.

BARROW, WADE, GUTHRIE & COMPANY, New York, July 31st, 1891.

The above debentures are for sale at par and accrued interest at the offices of

THE IMPERIAL TRUSTS CO.'Y, 134 PRINCE WM. ST., ST. JOHN, N. B. where further particulars regarding same may be

H. C. TILLEY, Acting Manager.

How Animals Govern.

It must be painful to republicans to find that in the great majority of communities of what we are pleased to consider inferior creatures the monarchical principle distinctly prevails. In ants, bees and wasps, the most completely organized of such communities, there is a natural head, not elected or chosen by vote but born to the

Among animals that congregate for mutual protection and convenience-such as horses, stags and elephants-there is always a leader, but in this case he assumes the position by right of superior strength, valor and sagacity.

No scientific man has been able to diseover in his election to his post any trace of the process known as lobbying. There is neither intriguing nor currying for popular favour. The strongest and bravest assumes the position by right of his strength and bravery, and may be termed a natural dictator. Those communities are evidently inferior in order and perfection to those of

Thirdly, come creatures of duller brain, of which the sheep may be taken as a type. And here we come to nature's example of a republic-the dull level of fraternity and equality, where none are superior to others, and there is no emulation, no gradation of the rest.

One cannot doubt that, with these examples before us, nature has very clearly pointed out that in all highly-organized communities the monarchical system is that best adapted for securing progress and order and the general benefit of the whole; and that for those in a less advanced state of progress a dictatorship is the preferable form of government; while among those of the lowest type of intelligence a republic serves the purpose as well as any other system .- Those Other Animals.

Charming Animals.

Kalm mentions having seen a rattlesnake 'lying at the bottom of a tree on which a squirrel was seated, fixing its eyes on the little animal, which from that moment cannot move or escape, but begins a doleful outcry, comes toward the snake, runs a little bit away, comes nearer, and finally is

But, as if to show that this result of bewilderment is not all to be put down to the eye alone, Dr. Andrew Smith says: "I have heard of cases in which antelopes and other quadrupeds have been so bewildered by the sudden appearance of crocodiles, by the grimaces and contortions they practised, as to be unable to fly or move from the spot toward which the crocodiles were approaching to

This power is in the human animal often This power is in the human animal often developed to a very great extent, and the part the eve plays in tascinating a fellow creature by mesmerism—thus opening the way to almost infinite psychical results and unveiling unknown depths of possibility—is decidedly great in proportion to the magnetic force of the system, or rather the mind, for which it acts.