

to them that the bicycle, instead of being an injury to the streets, is really a benefit to them. The rubber tyres do not cut the

grasses, sparsely at first and farther in Halifax is far behind its sister city St. gradually more densely; then struts John in some things, and notably in the appear and finally trees. advertising patronage given our daily papers by the wholesa'e houses. Many of

Along the thoroughfare the banks are uddy, not on the lakeside, especially WANTED Young men and women to help in the Armenian cause. Good pay. Will send copy of my little book, "Your Place in Life," free, to any who w.ite. Rev. T. S. Linscott, Brantford, Ont.

WANTED 1000 tintypes or photos to enlarge to life size. We give you, a

roadway but rather pack it down and have an effect of making it smoother and barder. The narrow waggon wheels of ordinary vehicles, he says with truth, are what destroy our roads and make constant repairs necessary. The horsemen are the men to be taxed if money is to be raised in this way. Another argument which Mr. Mylius is bringing to bear on the city fathers against Alderman Hubley's idea is this, that if bicyclists are to be charged \$2 for using two wheels on our streets, users of waggons must be asked for \$4 for every team with four wheels they place on the highway. Just think of the absurdity of it ; he urges the owner of a carriage, whether for business or pleasure, which does all the dam age to the roadway being exempt from this proposed special tax, while an effort is to be made to collect a license fee from the owner of the harmless bicycle. Objections is also taken that such a tax could not legally, without legislation by the local the parliment, be levied. If Alderman Hub'ey sand persists in his policy of raising road moneys at the expense of the wheelmen, he will find he is making a big mistake.

While on the subject of Alderman Hubley, who, whatever his faults, must be given credit tor honesty of purpose, it may be remarked that he made a mistake at the same meeting of the council in his tactics on the Inspector Banks discussion. He had a fine chance to make his mark in that matter, a chance which was largely lost by him. Mayor McPherson had repudiated the inspector, stating plainly that he would rather see the liquor dealers the sediment in the deep lake, and the selling openly without license than and those licenses given by Banks which were frauds on their face not having his signature, not ordered by the council, and which were not worth in law the paper they were written on. His worship held | rected surface geology map but they that selling on such bogus licenses, for | are plainly marked on the original Surwhich \$100 had been taken, was nothing rey map of 1796-'97, upon which also less than selling wi hout licenses in its depths of the lake are given. The thormost aggravated form. Recorder Mac- oughtare near the lake is marked as 7 feet Coy openly denounced the inspector for deep, at the extreme points as 9 feet, while his high-handed conduct in issuing their a quarter of a mile further out it is only 13 "licenses" without the mayor's signature, feet. But still further out the depths are and there were only one or two alcermen 33, 42 and 54 feet, showing clearly that who even made a pretence of defending | the delta is being pushed out into the lake. him. Alderman Hubley had Banks ar- Of course it is entirely post-glacial, because raigned at the bar of the council and he | the lake is formed by the glacial dam beclosely catechised him. It was at this point | tween it and L'Etang. It we could acthat Hubley lost his golden opportunity. He should have introduced a resolution | delta, we would, by measuring also its suspending Banks, compelling the aldermen to vote for or against, and thus placing members of the council on record. But the alderman was bluffed out of this chance by statements that an action at law was about being brought to settle the legality pia. The presence of these striking grassy of Banks' conduct. This action it now points explains the significance of the name

that on the south, they are cf sand gently sloping and sweeping in a long curve to the main shore. It is plain that the points are growing out into the lake; and the whole appearance is precisely that of a delta, though of a reversed shape at the mouth of a stream, not that of a lake at its outlet.

But in fact the explanation of the phenomenon is extremely simple. This delta is at times the mouth of a stream. The relation of the lake to the Magaquadavic river is peculiar, and happens to be so adjusted that at a certain height of water both are on the same level, and there is no movement through the thoroughfare. As the water rises after rains, the river rises far more rapidly than the lake, which has but a small drainage basin, and pours into it through the thoroughtare dropping its sediment as it meets the still water. These are the only conditions requisite for delta formation : lake then washes up the or works it out from

the

shore on the outer face, completing the formation. It is not, it is true, the typical delta shape, but it is a delta morphologically. When the water falls, level is again established, and finally a flow out of the lake begins; but this is of clear water, and not strong enough to remove much of the sediment which has settled to the bottom. Perhaps the double flow has something to do with keeping a single channel open (instead of the several usual in deltas) thus determining the shape of the structure, but the abundance of room for working up of the sand along the outer faces may also contribute to keep the chan-

nel single. The points are not shown on the geological Surrey map nor on the corcurately measure the rate of growth of the size be in possession of data for estimating how long sgo the glacial period closed.

New Brunswick thus possesses two reversible river phenomena,-a fall at St. John and a lake inlet-outlet at lake Uto-

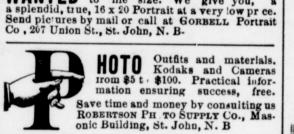
largest of these do not advertise at all. As far as the newspapers are concerned several of our leading wholesale houses especially in the wholesale business, might just as well not exist. Their names are never mentioned in the advertisements. The inevitable result follows that they are losing in the race with competitors from St John, and elsewhere whose wholesale merchants do advertise. One of the travellers of a great St. John house, a firm which has a dozen men constantly on the road, himself carries samples into Nova Scotia weighing often as high as 2,000 pounds. What dry goods house in Halifax can make any such statement? None. And this St. John firm has large space contracts with PROGRESS and other good mediums for reaching the people. The observer of our malifax newspapers would think there was no business here but retail trade, and it this retusal to ad vertise is long persisted in this will soon come actually to be the case. Possibly at the eleventh hour, as in the four oared crew matter, Halifax wholesalers will get their eyes opened, and save themselves just before it is too late.

LIVERPOOL & LONDON & GLOBE. Sixtleth Annual Report of This Insurance Company

We have received a copy of the sixtieth annual Report of this Company presented at the General meeting of the Proprietors held at Liverpool on the 20th ult.

The Insurance and Finance Chronicle Montreal) of the 1st. inst, comments thus on the report.

"The Liverpool and London and Globe, "as a general rule, presents the bright 'side of the insurance business for the past year. If this Company has done well it usually follows, that there has been at least a satisfactory year for "others: if it has had il!-luck from some 'unusually severe conditions, then there "has been indeed a hard time all 'round. The Company is in such "a financial position and enjoys such a prestige, all over the world, that busi-'ness comes to it as naturally as steel filings to a magnet. The company 'stands indeed very often in the reverse "position to that so generally occupied "by business firms; it is not the solicitor "of business, but the chooser of what is "offered. Even in so disastrous "8 year as 1893, which brought "losses unprecedented save those by "the Chicago fire, the Liverpool 'and London and Gobe managed "to secure a fair margin of profit, the "expenses being reduced in order to off-"set the exceptional losses as far as ecor-"omy would allow. The company has "achieved this eminence and financial "strength by its' whole attention being bent upon acquiring business attractive "from its safety and profitableness, "rather than its extent. Hence it has no "hesitation in decreasing its prem-"ium income when such a "restriction is dictated by the exigencies



WANTED MEN everywhere to paint signs required. Thirty dollars weekly. Send stamp for patterns and particulars. BARNARD BROS. Tor-onto, Ont.

WANTED RELIABLE MERCHANTS in each town to handle our Water-proof Cold Water Paint. Five million pounds sold in United States last year. VICTOR KOFOD, 49 Francis Xavier, Montreal.

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appears, covers only the case of one or two given by the Passamaquoddies to the lake. "of sound underwriting. Last year, for of the unsigned licenses, and does not about which I had previously to my visit "instance by selecting risks so cautiously, go into the merits of the question at last summer been much puzzled. They its premiums were \$75,650 less than in all. Yes, Alderman Hubley had a fine call it Mes-ke-qua-gum which means "with "1894, the result being such a reduction chance to make the aldermen vote one way grass (or bulrushes) around it," no doubt "in losses, as to bring their ratio to the or another on the suspension of Banks. referring to this place; the name is alto-"premiums lower than in any year since Next time he gets a good trump card like gether inappropriate elsewhere about it. "1886, being only 54.7 per cent." that in his hand he should be very careful Its English name was given by Governor The assets of this Company, in Canada not to lose it. or to forget he holds it. Carleton when he found that the farms alone, on the 31st December last In this connection alas, Chief O'Sullivan assigned to some of the Loyalists were un- amounted to \$1,713.,602,79.

