

THE HERALD
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THE HERALD.
FREDERICTON, APRIL 23, 1892.

WHAT IS BEING DONE FOR THE FARMER.
The program which the provincial government has marked out for itself towards stimulating the dairy industry, as fore- shadowed in a recent issue of the Daily Telegraph, is sufficiently enterprising to do credit to one of the larger provinces. It is proposed in the first place to lay out the province into four districts and to each of these districts a competent agriculturist familiar with the dairy industry and its correlated needs is to be assigned. The duty of the persons thus assigned will be to hold meetings of the farmers throughout each district, supply the people with the latest information on the subject of dairying, building silos, growing and storing fodder, curing for cattle in order to produce the best results and form local associations for dairying education. These agents of the department of agriculture, if we may call them such, will be supplied with designs for building silos, estimates of cost, etc., and a sufficient quantity of an improved and suitable quality of corn for ensilage, to enable each farmer desiring to do so to plant a quarter of an acre of corn three years as a test. The improving of the breeds of cattle will be urged upon the consideration of all. Prof. Robertson, of Ontario, who is already well and most favorably known to the leading farmers, has been called into consultation by the provincial government and has met its members twice already on the subject. He is co-operating heartily in this grand work, and will meet the agents selected for the work above described, and block out a uniform line of concerted action. Prof. Robertson is enthusiastic over the outlook for the province and with the liberal provision made by the legislature last session, is sanguine that good work can be done here as has been done in Ontario, and do not see why not. While this agitation is being carried on, two traveling dairies will be visiting the various sections of the country under the charge of experienced persons, these dairies will be a medium of instruction to home butter makers. We have doubtless many good butter makers, but we have too many to whom some instruction would do it to be amiss, and if instruction will do it the intention is to have home butter makers turn out a good product. A bonus will be given towards both these and better factories. We understand a more general effort is to be made to encourage cheese than butter factories as these factories are more cheaply erected and are located in places well adapted for the larger industry. Such grants will be given to any association starting in the manufacture of cheese, but special care, it is said is to be exercised in the matter of creameries. The plan, as we understand it, is to liberally encourage a very few creameries this year, and only those which can be located under the most favorable conditions. It is above all things important that it should be demonstrated to the farmers that butter can be made in these factories profitably to all concerned. This will call for not only good, but perhaps skilful management; experienced men will be required and these are not abundant; on the start, therefore, caution is indispensable. Acting in concert with the government, professor Robertson who concluded to establish a central experimental butter and cheese factory at Kingsclear, renting the Kingsclear establishment for the purpose. The establishment, it is anticipated, will be run this year entirely under his management, and to make the arrangement practicable, the local government are giving a very liberal bonus. If professor Robertson proves, as we do not doubt but that he will, that the farmers can advantageously sell their cream to the creamery next year there will be the product of a thousand cows instead of five hundred now available. We believe it will be admitted in the same connection that the selection of Messrs. W. W. Hubbard, Abram Alward and George E. Baxter as agents of the department to carry on the good work above mentioned, is a judicious selection.

VERY DARK CLOUDS.
It is worthy of remark that little has been said in the Canadian press in reference to our present dispute with the government of the United States. The upper province papers have, it is true, had something to say but nothing at all comparable with what one would have thought its importance called for, especially in the maritime provinces has been almost silent on the subject. The original dispute as to the rights of the United States in Behring Sea, we were aware some time ago, was about being settled by a treaty referring the whole question to the decision of seven arbitrators, and this treaty was signed on the 29th February. Under this reference it is to be determined what the rights of Russia were prior to the cession of Alaska to the United States; to what extent Great Britain recognizes these rights; whether the term "Pacific Ocean" in the treaty of 1825 included or excluded the Behring Sea; what rights the United States acquired between themselves and Russia under the treaty of 1867, and the rights now vesting in the United States to the fish seals in the Behring Sea outside the three mile limit. When this reference had been agreed upon, the question arose what was to become of the seals in the meantime while the arbitrators were considering the case. Mr. Blaine said they should be left alone. Lord Salisbury contended that the total prohibition of seal catching for two full years would be an unnecessary interference with trade and he thought if damages were awarded the successful party for any injury done by the other party that was all that was required. A hitch seemed to occur at this point and president Harrison waxed very bellicose. On March 22nd he threatened that the United States would use every means in their power to protect the property they claimed from injury. The controversy was very interesting. Mr. Blaine urged that damages would not suitably recompense the fur sealers of his country, and he compared Lord Salisbury's proposition to a proposal to have liberty to remove trees while an arbitration as to the title of the land on which they grew was in progress. The answer to this was that seals are unlike trees—they are rapidly and constantly reproduced, and Lord Salisbury suggested as a closer analogy the case of a meadow; "while the arbitration is pending the party in actual possession cuts the grass, and rightly so as the next year the grass will be reproduced." Mr. Blaine could not adopt this comparison, he said no doubt the

true owner will have an undiminished harvest next year as grass will grow again, but their last year's harvest was his also. But unfortunately for Mr. Blaine's argument whether Canadian have a right to take this year's harvest or not is the question to be submitted and following up the analogy to the crop of grass it was pointed out that grass must be harvested this year or not at all. At this stage president Harrison declared in a message to congress that absolute prohibition for another year was the least he could accept, denouncing the slaughter of female seals as a "crime against nature" and warned the British government that if they held out he would resort to extreme measures. As this meant the employment of cruisers by the United States government to seize British, which really means Canadian fishing ships, and the counter employment by Great Britain of cruising ships to protect them, this might and doubtless would lead to open hostility between the two powers. It is impossible to believe that this talk was not intended for home effect and another specimen of the tail twisting of the British Lion so often indulged in across the border. On the 23rd March the sky was dark with lowering clouds; on the 29th, in one week, the senate of the United States had unanimously ratified the treaty and the sky became immediately clear again. Lord Salisbury had not receded from his demand and seal fishing is not prohibited. The president's fiery despatches did not have and probably were not intended to have the least influence on the senate. They were doubtless prepared to do service in another atmosphere. The presidential section is in view and warlike talk might furnish useful ammunition for the campaign orators. However, it is all over. We rejoice very much that a modus vivendi has been reached and hope this arbitration may not result as references usually do in which Great Britain is one of the arbitrating parties. We repeat our opening remark that an outsider reading the Canadian press during this episode, would not have imagined that there was anything in it of special interest to Canada.

THE LATE ALEXANDER MACKENZIE
Hon. Alexander Mackenzie died on the morning of the 17th inst., in the seventy-first year of his age. He had for ten years been suffering more or less from a paralytic seizure, the result of overwork, but his death was hastened by a fall which occurred on the 28th of January, which was his seventieth birthday. Mr. Mackenzie was born in Scotland, it is said not many miles from the birthplace of Sir John Macdonald, and came to this country when he was twenty-two years of age and within the present year of the two men, both having been premiers of Canada during the tenure of office of their respective parties, have passed away. We are, perhaps, too close to the events in which these men each took a leading part, to make a perfectly dispassionate comparison between the policy and methods of each, but even conservatives will admit that Mr. Mackenzie was most unjustly treated by the people of Canada. The cry of the exodus was raised against him by the same party which now unblushingly affirms that the policy of the government is not to blame for an outflow of the population much greater than took place in Mr. Mackenzie's time. Put us in power said the Tories and we will keep our young men at home. The liberals are as fancies on the wheel, and we have as a result a stationary if not a diminishing population. These charges of corruption in connection with a purchase of steel rails and the Neehing hotel was made to do duty over Canada, and many were misled into regarding one of the most upright of public men as unworthy and corrupt. His memory has been long since cleared of even a suspicion of taint by the admissions of his opponents, and Mr. Mackenzie will live in the recollection of the people of his adopted country as a sincere, honest, prudent and capable public man, and as he is laid away in his long resting place there will be a universal feeling throughout Canada that his simple, earnest and honest life is worthy of the emulation of every one of its sons.

AT IT AGAIN.
The Sun of last Wednesday says: The Frederickton Herald, Mr. Blair's personal organ, remarks that in the Balmcon enquiry "the bottom fell out of the opposition charge." This is a statement which the public will read with regret, as it seems to represent the government's view of the case. We have no doubt that, that portion of the public for which the Sun speaks, will learn with regret that the Balmcon charge against the government has fallen through. The Sun would much rather see charges of wrong-doing established against its political opponents than otherwise. The only charge against the government in connection with the Balmcon case was that "the sum of \$425 was appropriated and corruptly paid to and improperly by one of the supporters of the present government, then a member of the house of assembly, on seeking re-election as a supporter." Sugar making is over. There "in the election of himself and other supporters of the government in the general election." THE HERALD ventured to say that the bottom had fallen out of the opposition charge and it is true. Does the Sun say the statement is not true?

QUEENSBURY.
QUEENSBURY, April 22.—The lumbermen have mostly sent their crews to their camps to get ready in case of emergency. Nothing like being ready and the time to drive logs is when there is water to float them. But the last week's cold has shut off the supply. One living here could hardly realize how much like mid-winter it is in the deep green woods with the snow covered ground which those mornings last week froze with a crust that would almost carry a horse. Farmers are getting ready for their season's operations, and fence building is in order. Sugar making is over. There is much disappointment over the short crop. The output is much shorter than ordinary. Sickness in this neighborhood has decreased. Mrs. W. A. Burren is convalescing, though not as well as could be wished. Mrs. G. G. and Mrs. Isiah Parent are recovering from the effects of the grip. We hear rumors saying two spans of the Woodstock bridge has gone in the ice. We did not notice it in the jam, which in its passages left a high ice wall along the shores, in places twenty feet high; of late we notice a few logs passing quietly along. The inhabitants are eagerly looking for the steamer, which now is of some importance, the residents in this beautiful land, who are separated from Fredericton by twenty-five miles of mud and bad roads. How far up is the railroad now?

HARVEY STATION.
HARVEY STATION, April 22.—The exodus fever has struck this place. Alex. Moody, Mrs. Williams, Wm. Atcheson, George Robinson, Thomas Johnson and Johnutherford, Jr., have left this village and others are to follow. All of these had families. Mr. Toland, station agent, has removed to Fairville; his place here will be supplied by Mr. Sanders. Mr. Magee has purchased the Alex. Moody property, and John Taylor has bought that of Thos. Johnson. Thos. Robinson is loading several cars of bark for the estate of Shaw Brothers, Vancouver. The lakes are not open but the ice is becoming very weak. Miss Farran is visiting friends at Lake George. J. Louis Smith has returned for a short visit. He likes life in Sattile very much. Mr. Keith has been kept pretty busy attending the numerous sick in his large circuit. The Rev. J. A. McLean is very popular with his parishioners and gains in their affections daily. James Coburn and Samuel Hunter are doing a heavy stroke of business.

FOREST CITY.
Forest City, April 20.—The ice in Grand Lake remains firm and teams are still passing over it. Joshua A. Lambie who has been bookkeeping for C. W. Clement, trustee to F. Shaw & Bros, for the last ten years, tendered his resignation a few days ago and has accepted a similar position for a firm in Mequon, Wisconsin. Mr. Lambie left for his new field of labor last week and will be followed by his family in a few days. He will be greatly missed as he always took an active part in town affairs, especially the schools, being school supervisor for nine years. A large house belonging to C. W. Clement, was destroyed by fire Saturday afternoon. It was feared that the tannery would be destroyed as the house was situated near it; but by hard work and an abundance of water it was saved. The house destroyed had residing in it three families: Jacob Nya, John Sittam and Alexander Sittam. Their furniture was saved but part in a ruinous condition. The cause of fire is unknown. The Methodist Sabbath school held a concert in their church Sunday evening. The little ones acquitted themselves creditably and all were pleased who attended. Rev. Mr. Page leaves for the annual conference this week. It is hoped he will be returned to us as he has a host of friends in this town. The Baptist Sunday school held a concert in their church Sunday evening and the little ones did well, pleasing all who heard them. George Fletcher will open his home to the public in a few days. Mr. Fletcher was forced to close his hotel last fall on account of serious sickness in his family. He is an excellent landlord and endeavors to please those who patronize him. Frank Pray, who is attending Normal school, is visiting his parents for a few days. A child of Mr. Lewis was injured quite severely a few days ago. Hugh McMinn was severely injured a few days ago by a bull attacking him.

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NEW MARYLAND.
NEW MARYLAND, April 15.—The visiting season has again come round, and among the visitors are Mrs. Allan Stairs, of Lower Southampton, and Mrs. Adams, widow of the late Martin Adams, of Lincoln. Much sorrow is expressed in the settlement occasioned by the death of Mrs. Leonard Nelson, on the 10th inst. The funeral services were conducted by the Rev. Mr. McDonald, the interment taking place at the Kirk. The Rev. Mr. McDonald, a large number had gathered to pay the last tribute of respect to the dead. Our school has again opened with Miss Mercereau as teacher. Henry Morgan is improving the appearance of his buildings by the erection of a large barn. Most of the young men of the place have returned from the lumber woods hale and hearty, the effects of "Yankee pork and beans," while John Wood and Alfred Phillips have gone to Uncle Sam's territory. The sick folk of this place, we are pleased to report, are convalescing. Dane rumor says we are to have another wedding in the near future. Charles Wood, who has been on a horse cruise, returned home one day last week with four colts which he purchased from Mr. Sewell of Newburg Junction. Miss Sadie Morgan has returned home from Marysville, where she has been employed for four years in the manufacture of cotton. Miss Nina Smith has also returned.

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RUSAQRORNS.
RUSAQRORNS, April 20.—Alby Grass has completed his contract on the breaker near hon. R. D. Wilcox. He has another heavy contract to repair the bridge at Tracey station. He left home yesterday with a party of men to commence operations. During the past week a gripe has visited the locality and several families of Nashwaakiss, have been laid up. We are glad to learn that Alex. Todd, merchant at Rusaqrorn station, is doing a good business. We wish him success. Bruin has made his appearance. A few days since he was seen crossing the road near Wainis station. A number of young men have left for the Upper St. John and Miramichi, where they will stream drive for a while. Parties are catching gaspareux in the lake near the station. Last night James Dugan had a fine horse badly kicked by another. It is hoped the accident will not be serious.

BARONY.
BARONY, April 18.—D. P. Gilman arrived home from Black River, Que., last week, and Nehemiah Gilman left this morning with fifty men to work on the river. A number of young people of this place drove to Popopick one night last week, and spent a very enjoyable evening at the residence of C. H. Hill. Mrs. Wm. Brown, who has been quite ill, is improving. V. A. Anderson is getting his crew ready for rafting. NASHWAAKISS.

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NASHWAAKISS, April 22.—Wm. McCulloch, of Nashwaakiss, who has been in the employ of R. A. Estey, Fredericton, for twelve years is going to Marysville to take charge of the new shingle mill. William McFarlane has lost a valuable colt, one year old, from horse all.

INSURANCE RATES.
St. John Sun as usual Astray when Dealing with Fredericton Matters.
To the Editor of THE HERALD:— Sir,—I notice in a number of papers complaints of excessive insurance rates. The St. John Sun of recent date has been interviewing some gentleman who certainly gave the Sun a very interesting statement. In the first place he says, "I think it is the duty of our local board of trade to discuss the matter," and then the gentleman proceeds to inform the St. John man all about it, giving figures and his own figures, which I and I say so too, if they are given correctly. He affirms, "as a matter of fact, however, there has been really no reduction in insurance rates." Well, perhaps, the informant knows all about it, but let us discuss his figures. He should in fairness have gone back six years and he would have found the losses by fire in this city to average at least \$5,000 per annum. I have, no doubt, but the chief engineer, who is a very capable officer, tries to get actual figures as to losses and applies very naturally to insurance agents to get the information, but the statement given in the Sun does not cover all the losses paid. He might have added at least \$5,000 to his \$13,131.25 and he would be nearer the mark. The total valuation of the city is about \$2,000,000. The Sun man says that the citizens of Fredericton living within the water district actually pay out in premiums for fire insurance \$39,131.21 per annum. It was good to have the old crows in his den. Now, what are the facts and I hope the Sun will make a note of them. The real and personal property, as before stated, is something like \$1,400,000, for insurance purposes, a trade union and the insurance premium instead of being one and a quarter to one and three quarters per cent is actually eighty-seven cents for every \$100 insured. The amount insured is not any sum as large as before the introduction of our superior water system, nor by at least one-half more. True, there are some buildings on Queen street rated as high as two and a half per cent, which before the introduction of water were four per cent, and indeed nearly all stocks and buildings have been more or less reduced, sufficient in the aggregate to pay the water rates. Many have reduced their insurance, carrying now about sufficient to cover loss by water. I can say that before the introduction of water the insurance companies never made a dollar in Fredericton, and the amount of profit at the present day will not give the stockholders a very large dividend. I presume that people in general do not put their money in insurance or other investments but rather anticipating a dividend therefrom. Why, sir, it is only a few years since subscriptions were solicited for stocks in an insurance company about being organized, and how many of you suppose was taken up by the money men in Fredericton? Not one dollar. This showed plainly that our money men had very little confidence in the dividend paying of fire insurance companies. But let us see for a moment how the matter stands. The insurable property in Fredericton will be something under \$1,400,000. This at an average rate of eighty-seven cents per \$100 will give the companies \$1,218,000 premiums. Deduct from this an average loss of \$50,000, and thirty per cent for expenses of agents and head office \$364,000, making \$854,000 per annum for losses and expenses, leaving a balance to be divided among some twenty-five or thirty companies of \$2,536, not I am sure a very large dividend for each company. Now, I hope I have made this matter plain to the Sun, as also to the gentleman who gave the information. Much more could be said and written in justification of the present low rates in this city, but I feel that I have trespassed already on your columns and will for the present close. Yours truly,
JOHN RICHARDS, Agent.

FARM FOR SALE.
THE subscriber's Farm at St. Mary's, near the Railway Station, containing 500 acres, 100 of which are under cultivation. There are two houses, barns and outbuildings on the premises, all in good repair. For further particulars apply to JOHN J. WEDDALL, Queen Hotel, Fredericton, March 19th, 1892.—1.

For Sale or to Rent.
Possession given 1st of May. Three storey building on corner of Barker House Alley and King Street. Apply to DEVER BROS. Fredericton, April 9, 1892.

For Sale or to Rent.
THE Subscriber offers for sale, his residence, situated on the corner of Queen and Regent Streets. Possession given May 1st. If not sold before the 1st of May, will let the house to a suitable tenant. F. M. BROWN, M. D. Fredericton, April 9, 1892.

THIS FACT!
THAT I KEEP THE BEST ASSORTMENT OF JEWELRY & WATCHES In the city. Give us a call and be convinced. See our immense stock of FINE ROLL PLATE CHAINS. Selling at very low figures. A glance at our windows will convince you of this assertion.

R. BLACKMER,
OPPOSITE A. F. RANDOLPH & SONS. SPECIAL SALE.

ROOM PAPER.
Commencing immediately "ALL THE YEAR AROUND."

HALL'S BOOK STORE.
Stamping, - - - EMBOSSENG.

HALL'S BOOK STORE.
Steel Monograms Cut To Order.

FINE GROCERIES.
New Cooking Raisins, New London Layer Raisins, New Table Raisins, New Citron, Orange and Lemon Peel, New Figs, New Dates, A LARGE STOCK.

Fine Confectionery,
Indian, Ceylon and China Teas. At all prices.

ALSO IN STOCK,
Oats, Bran, Middlings and Lined Meal. Just Received.

A fine line of English Biscuit
in great variety.

G. T. WHELPLEY,
310 Queen St. Fredericton.

NEW ADVERTISEMENTS.
TO LET
THAT self contained residence on King street, at present occupied by Dr. Coburn, supplied with all modern improvements. Best reasonable possession given May 1st. Apply to John Edgemoor & Sons. From April 2.—11.

FOR SALE.
THAT valuable Farm and Mill property, known as the Alexander Thompson property, consisting of Carding Mill and Grist Mill, dwelling house, with outfit of barns, situated about a mile from Fredericton on the Nashwaakiss stream, together with all the personal property. Terms reasonable. For further particulars apply to F. P. Thompson, New Brunswick Foundry, Fredericton, or to Mrs. Alexander Thompson on the property, Nashwaakiss, Fredericton, March 19th, 1892.—1.

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NEW EMBROIDERIES,
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NEW CORSETS,
(A Variety of Makes.)
ASK TO SEE

THE JACKSON WAIST.
February 20th, 1891.

John J. Weddall.
McFARLANE, THOMPSON & ANDERSON, MANUFACTURERS OF Buckeye Automatic Cut Off Engines, CELEBRATED DUNBAR IMPROVED SHINGLE MILLS.

Improved Rotary Saw Mills, Mill Machinery, Enclosed Gear Mowers, Thatch Horseshoes, Stoves and Furnaces. Railway Castings. One 50 Horse-power Buckeye Engine on Hand. One Rotary Saw Mill in hand.

1892 SPRING 1892
HOUSEHOLDERS ATTENTION.

JUST RECEIVED:
Lace Curtains, Portieres, Double Plush for Portieres, Art Muslins, Curtain Nets, Damask, etc.

JOHN HASLIN.
DEVER BROS.

A full line of Carts ranging in price from 25 cts. to \$4.50. Baby Carriages, 30 different patterns from \$4.90 to \$25.00. Velocipedes, Tricycles and Wheelbarrows.

BICYCLES - ON - THE - INSTALMENT - PLAN.
LEMONT & SONS.

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SCOTCH SETTLEMENT, April 18.—While visiting her sister, Mrs. John Murch, Mrs. Fred Clark met with quite a severe accident. While walking from the house to the shop she stepped on a piece of ice and fell and sprained her wrist. She is not yet able to use her arm. The other day one of Mr. Beverly Yerxa's eyes presented him with a natural curiosity in the shape of a lamb, which had its head shaped something like a snake, while on its neck, instead of the usual covering of wool, there was a coat of bristles. From its shoulders back it was the same as any other lamb. It lived but a few minutes. Mrs. Sydney Ingraham, who has been visiting at her daughter's, Mrs. Alfred Christie's, returned home a few days ago. The last of a series of monthly sessions, which have been held by the Congregationalists of this place and the Ridge, was held at Mr. Alfred Christie's, the attendance was small. Mrs. Walter Allen, who has been confined to her bed with a heavy cold for the past week or so, is not, we are sorry to state, improving as her friends would wish. Amos Mitchell lost a very fine Zephyr colt the other day. He found it dead in the stable when he went out in the morning. George Christie returned from the back woods with an elderly new team, the heavy and the ribbon over a spirited pair of bays. Miss Maggie Clayton has gone to Fredericton to learn the dressmaking trade.

NEW MARYLAND.
NEW MARYLAND, April 15.—The visiting season has again come round, and among the visitors are Mrs. Allan Stairs, of Lower Southampton, and Mrs. Adams, widow of the late Martin Adams, of Lincoln. Much sorrow is expressed in the settlement occasioned by the death of Mrs. Leonard Nelson, on the 10th inst. The funeral services were conducted by the Rev. Mr. McDonald, the interment taking place at the Kirk. The Rev. Mr. McDonald, a large number had gathered to pay the last tribute of respect to the dead. Our school has again opened with Miss Mercereau as teacher. Henry Morgan is improving the appearance of his buildings by the erection of a large barn. Most of the young men of the place have returned from the lumber woods hale and hearty, the effects of "Yankee pork and beans," while John Wood and Alfred Phillips have gone to Uncle Sam's territory. The sick folk of this place, we are pleased to report, are convalescing. Dane rumor says we are to have another wedding in the near future. Charles Wood, who has been on a horse cruise, returned home one day last week with four colts which he purchased from Mr. Sewell of Newburg Junction. Miss Sadie Morgan has returned home from Marysville, where she has been employed for four years in the manufacture of cotton. Miss Nina Smith has also returned.

QUEENSBURY.
QUEENSBURY, April 22.—The lumbermen have mostly sent their crews to their camps to get ready in case of emergency. Nothing like being ready and the time to drive logs is when there is water to float them. But the last week's cold has shut off the supply. One living here could hardly realize how much like mid-winter it is in the deep green woods with the snow covered ground which those mornings last week froze with a crust that would almost carry a horse. Farmers are getting ready for their season's operations, and fence building is in order. Sugar making is over. There is much disappointment over the short crop. The output is much shorter than ordinary. Sickness in this neighborhood has decreased. Mrs. W. A. Burren is convalescing, though not as well as could be wished. Mrs. G. G. and Mrs. Isiah Parent are recovering from the effects of the grip. We hear rumors saying two spans of the Woodstock bridge has gone in the ice. We did not notice it in the jam, which in its passages left a high ice wall along the shores, in places twenty feet high; of late we notice a few logs passing quietly along. The inhabitants are eagerly looking for the steamer, which now is of some importance, the residents in this beautiful land, who are separated from Fredericton by twenty-five miles of mud and bad roads. How far up is the railroad now?

RUSAQRORNS.
RUSAQRORNS, April 20.—Alby Grass has completed his contract on the breaker near hon. R. D. Wilcox. He has another heavy contract to repair the bridge at Tracey station. He left home yesterday with a party of men to commence operations. During the past week a gripe has visited the locality and several families of Nashwaakiss, have been laid up. We are glad to learn that Alex. Todd, merchant at Rusaqrorn station, is doing a good business. We wish him success. Bruin has made his appearance. A few days since he was seen crossing the road near Wainis station. A number of young men have left for the Upper St. John and Miramichi, where they will stream drive for a while. Parties are catching gaspareux in the lake near the station. Last night James Dugan had a fine horse badly kicked by another. It is hoped the accident will not be serious.

BARONY.
BARONY, April 18.—D. P. Gilman arrived home from Black River, Que., last week, and Nehemiah Gilman left this morning with fifty men to work on the river. A number of young people of this place drove to Popopick one night last week, and spent a very enjoyable evening at the residence of C. H. Hill. Mrs. Wm. Brown, who has been quite ill, is improving. V. A. Anderson is getting his crew ready for rafting. NASHWAAKISS.

NASHWAAKISS.
NASHWAAKISS, April 22.—Wm. McCulloch, of Nashwaakiss, who has been in the employ of R. A. Estey, Fredericton, for twelve years is going to Marysville to take charge of the new shingle mill. William McFarlane has lost a valuable colt, one year old, from horse all.

INSURANCE RATES.
St. John Sun as usual Astray when Dealing with Fredericton Matters.
To the Editor of THE HERALD:— Sir,—I notice in a number of papers complaints of excessive insurance rates. The St. John Sun of recent date has been interviewing some gentleman who certainly gave the Sun a very interesting statement. In the first place he says, "I think it is the duty of our local board of trade to discuss the matter," and then the gentleman proceeds to inform the St. John man all about it, giving figures and his own figures, which I and I say so too, if they are given correctly. He affirms, "as a matter of fact, however, there has been really no reduction in insurance rates." Well, perhaps, the informant knows all about it, but let us discuss his figures. He should in fairness have gone back six years and he would have found the losses by fire in this city to average at least \$5,000 per annum. I have, no doubt, but the chief engineer, who is a very capable officer, tries to get actual figures as to losses and applies very naturally to insurance agents to get the information, but the statement given in the Sun does not cover all the losses paid. He might have added at least \$5,000 to his \$13,131.25 and he would be nearer the mark. The total valuation of the city is about \$2,000,000. The Sun man says that the citizens of Fredericton living within the water district actually pay out in premiums for fire insurance \$39,131.21 per annum. It was good to have the old crows in his den. Now, what are the facts and I hope the Sun will make a note of them. The real and personal property, as before stated, is something like \$1,400,000, for insurance purposes, a trade union and the insurance premium instead of being one and a quarter to one and three quarters per cent is actually eighty-seven cents for every \$100 insured. The amount insured is not any sum as large as before the introduction of our superior water system, nor by at least one-half more. True, there are some buildings on Queen street rated as high as two and a half per cent, which before the introduction of water were four per cent, and indeed nearly all stocks and buildings have been more or less reduced, sufficient in the aggregate to pay the water rates. Many have reduced their insurance, carrying now about sufficient to cover loss by water. I can say that before the introduction of water the insurance companies never made a dollar in Fredericton, and the amount of profit at the present day will not give the stockholders a very large dividend. I presume that people in general do not put their money in insurance or other investments but rather anticipating a dividend therefrom. Why, sir, it is only a few years since subscriptions were solicited for stocks in an insurance company about being organized, and how many of you suppose was taken up by the money men in Fredericton? Not one dollar. This showed plainly that our money men had very little confidence in the dividend paying of fire insurance companies. But let us see for a moment how the matter stands. The insurable property in Fredericton will be something under \$1,400,000. This at an average rate of eighty-seven cents per \$100 will give the companies \$1,218,000 premiums. Deduct from this an average loss of \$50,000, and thirty per cent for expenses of agents and head office \$364,000, making \$854,000 per annum for losses and expenses, leaving a balance to be divided among some twenty-five or thirty companies of \$2,536, not I am sure a very large dividend for each company. Now, I hope I have made this matter plain to the Sun, as also to the gentleman who gave the information. Much more could be said and written in justification of the present low rates in this city, but I feel that I have trespassed already on your columns and will for the present close. Yours truly,
JOHN RICHARDS, Agent.

FARM FOR SALE.
THE subscriber's Farm at St. Mary's, near the Railway Station, containing 500 acres, 100 of which are under cultivation. There are two houses, barns and outbuildings on the premises, all in good repair. For further particulars apply to JOHN J. WEDDALL, Queen Hotel, Fredericton, March 19th, 1892.—1.

For Sale or to Rent.
Possession given 1st of May. Three storey building on corner of Barker House Alley and King Street. Apply to DEVER BROS. Fredericton, April 9, 1892.

For Sale or to Rent.
THE Subscriber offers for sale, his residence, situated on the corner of Queen and Regent Streets. Possession given May 1st. If not sold before the 1st of May, will let the house to a suitable tenant. F. M. BROWN, M. D. Fredericton, April 9, 1892.

THIS FACT!
THAT I KEEP THE BEST ASSORTMENT OF JEWELRY & WATCHES In the city. Give us a call and be convinced. See our immense stock of FINE ROLL PLATE CHAINS. Selling at very low figures. A glance at our windows will convince you of this assertion.

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