

Cabinet Reconstruction.

Just now the promised reconstruction of the Ottawa Cabinet is occupying a large share of public attention. The task is doubtless a difficult and delicate one, and the Premier may well be excused if he takes time in deciding upon the changes to be made. There is one principle, however, the observance of which should be expected and as far as possible insisted on by friends and foes alike. The permanent Heads of Departments should be chosen from among men of high character and spotless reputation. They should be above suspicion. It surely is not too much to expect from Mr. Abbott, after his strong speeches in the Senate, that he will, at all cost, observe this principle. It is, moreover, questionable whether any other course can bring the Government safely through the crisis. These comments are suggested by the well-understood fact that the present Secretary of State is a candidate for the vacant portfolio of Minister of Public Works. It is not unfair to observe that the very fact that a Minister is so persistently anxious, as Mr. Chapleau is believed to be, to obtain control of a Department with large patronage, is in itself a suspicious circumstance. Whatever may be said of the lack of positive proof of his connivance at the many disgraceful doings in connection with the management of the Printing Bureau, no one can claim that Mr. Chapleau is above suspicion. It is well-nigh inconceivable that Sir John Thompson, or Mr. Abbott, or their colleagues, can have themselves full confidence in his innocence. Then, is his past record, and his whole course as a politician, such as to qualify him for a position of great trust and responsibility? To put it plainly, there can be no doubt that the appointment of Mr. Chapleau to the coveted position would create a painful impression, not only throughout Canada, but in the Mother Country and elsewhere. If the Premier is well-advised he will hesitate long before doing so. If it be necessary that the portfolio should be given to a French leader, surely there are in the ranks of the Conservative party in Quebec strong men of spotless reputation who can be called to the post. Of such, by general consent, we believe, the present Governor Angers. We cannot but think that, in the existing state of public feeling, the appointment of Mr. Chapleau, as Minister of Public Works would do the Government more injury than even his resentment and opposition could possibly do. If he were a reasonable and unselfish man he would see this himself, and, for the good of his party and the good name of his country, would decline the position if offered him.—*The Week.*

An Interesting Ceremony at Drummondville.

NIAGARA FALLS, Oct. 1.—Lundy's Lane at Drummondville, Ont., historic for a disastrous battle fought there July 25, 1814, was the scene on Saturday of an interesting event—the reinterment of the bodies of 11 soldiers unearthed by workmen on September 30th last while digging in a sand pit. Upon the discovery of the bones they were carefully picked up and arranged. Eight skulls were found. Saturday was a day of general mourning in the village, the places of business being closed and an aspect of sorrow pervading the place. The occasion was under the auspices of the Lundy's Lane Historical Society. About 2 o'clock the line formed in Main street and marched to the Lane and thence to the cemetery. The casket containing the bones was carried by the 44th battalion, a detachment of unmounted cavalry and a band and were followed by the Historical Society and school children of the place. Close by the site of the graves of hundreds of the fallen of that eventful battle a new grave had been dug, and in it the remains were placed. The Rev. Canon Bill, President of the Historical Society, and the Rev. E. J. Fessenden, of Drummondville, spoke feelingly at the grave, and as the casket was lowered a salute was fired by a squad of the 44th battalion. There was a large crowd present at the cemetery, and the day was one that will long be remembered.

All the steamships arriving at Montreal tell of very stormy passages. The coroner's jury in the case of the man found dead at Dorchester, near London, on Friday night, found that the man had died by suffocation indirectly caused by a blow on the back of the head from sources unknown. The Canadian Government's intention to stop the landing of pauper Jewish refugees has again been made known to the steamship companies here in view of the renewed activity of the agents on the Continent. The managers of the companies say that they are quite aware of the intentions of the Government and have no desire to infringe the rules. They are not seen after the traffic. This hardly coincides with reports from the Continent that the companies are working together booking Jewish refugees on the through tickets to inland Canadian points.

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6. When "ordinary contents" of out buildings are insured by the Royal Canadian ALL implements are included. In the London Mutual only one reaper and one mower are included, no matter how good others may be.
7. When the outbuildings are not joined to each other the Royal Canadian insures under one sum the "ordinary contents" of all building not cut off by a distance greater than 40 ft., the same as if the contents were all under one roof. The London Mutual requires a separate sum on the contents of each building, if the distance is more than 12 ft. This is a very important difference in many cases.
8. In the Royal Canadian it is a part of the contract that standard steam threshers may be used without a special permit and without any restriction as to the distance from stacks or buildings, caretakers, pails of water, kind of fuel or direction of the wind. Many of the policy holders in the London Mutual were obliged to run their own risk while threshing last season, because it was found to be impossible to comply with the conditions of their permit. When a farmer pays for insurance he should secure a policy which will hold him safe when it is most required.
9. The Royal Canadian is obliged to pay its losses within sixty days and usually takes much less. The London Mutual need not pay for ninety days, and since it has become so hard up as to be obliged to borrow money largely, it usually takes about the full time allowed.
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11. As to security, the inspector of insurance reports that the Royal Canadian has \$202,758, the amount he estimates to be necessary to enable the company to carry out all its engagements with its policy holders. Besides this he reports that it has to the good the \$100,000 capital paid in cash by the shareholders, and a net surplus of \$117,697 making in all a total cash surplus of \$517,697 to protect its policy-holders against unexpected contingencies. In addition to these cash items it has a subscribed capital of \$100,000 not called up. Regarding the security of the London Mutual the inspector reports that the amount of unearned premium it should have on hand is \$290,339. To make up this amount in cash a second call would have to be made on the premium notes for a large amount, leaving a surplus of only \$74,218, even if there were no bad debts, and this surplus is made up wholly of the unpaid balance of premium notes already heavily assessed. The company reports the losses adjusted but unpaid at the close of the year at \$6,387, but the Inspector of Insurance finds that the liability for unpaid losses at the end of the year was \$20,286. The cash on hand to pay these losses only amounted to \$13,911.

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