

Three Children Burned to Death.

PENETANGUISHEW Oct. 25.—John Cummings a farmer on the 13th concession of Tiny, was burned out this morning. His three youngest children were burned to death, and his wife was very badly burned. It is even doubtful if she can live. The fire started by the children lighting papers at the stove and throwing them into the wood box. Mr. Cummings had only just left the house on his way to Sunday school, taking the eldest boy with him, and his wife was out milking. She ran in to save the children and her clothes caught fire. Cummings noticed the fire and ran back, and met his wife with the baby and the cradle coming out. Her clothes were on fire. He went in for the children, but the heat and smoke were unbearable, and he had to retreat without finding them. No insurance.

The League of Peace.

PARIS, Oct. 26.—A dispatch to The Figaro from Copenhagen, published today, says that during the imperial and royal gathering at Fredensborg, the palace of the Danish royal family, where the Emperor and Empress of Russia have made long visits this autumn, the formation of a "League of Peace" was discussed at length among the titled nobilities there assembled. According to The Figaro's correspondent this League is to include Russia, Serbia, Montenegro, Greece, Sweden, Denmark and France. He adds that it was agreed that the league should be formed and that its constitution will be publicly announced in January. The League of Peace, should it turn out to be an actual fact, will naturally be regarded as a counter move to the renewal of the Dreibund agreements openly announced by the Emperor of Germany previous to his recent visit to England.

Confusion in the Moon.

Professor J. L. Ray, of Ashland, Va., who has been studying the moon through a telescope, says there has recently been extraordinary volcanic action on the planet. He says that on the night of June 22 tremendous energy over the whole surface presented itself. "I saw that what of late have been considered great grey plains are in reality great seas, or else a molten mass, as I saw immense sheets, seemingly of water, trown through the lunar atmosphere and find a resting place at least a thousand miles from where they formerly were. I saw several great mountains sink—the whole moon swayed to and fro, and everything in the lunar heavens was in the wildest confusion. I gazed with intense awe upon this awful spectacle for hours, until the confusion finally subsided and there seemed to be a dead calm as before. I feel fully confident that the moon was thrown several degrees out of her course, and she is also perceptibly nearer, perhaps 20,000 miles." No other astronomer appears to have noticed these disturbances.

The official lists of Berlin are said to contain 60,000 persons named Schulz, Schulze, or Schultze.

Mrs. Booth Clibborn arrived at New York last Sunday on board the Columbia. Mrs. Booth-Clibborn is the commander-in-chief of the Salvation Army forces in France and Switzerland. She comes to deliver a series of lectures and hold prayers throughout the country to raise funds to carry on Salvation Army work in France and Switzerland.

An enormous flight of eagles was seen lately from the village of Bjelmorod, in Southern Russia. They numbered into the hundreds, it is told, and during their passage obscured the rays of the sun. They alighted in a forest, and after their departure it was found that they had devoured ten horses, several sheep, and a vast number of smaller animals.

The perch in Californian streams are being destroyed by catfish—that is to say, the perch work their own ruin by attempting to swallow the catfish. The "cat" has two spikes or horns projecting from the sides of his head, and when caught by the perch these spikes catch in the latter's throat. He can neither swallow nor eject the catfish, and is starved to death.

Near Dexter, Me., is what is known as the Bottomless Pit. It is in a muck pond that is crossed by a railroad, and, as some of the track recently disappeared from sight, it was decided to fill in the pit. Accordingly a crew was put to work filling in, but after fifty car-loads of gravel had been dumped into the mysterious opening without having any appreciable effect, they gave up in disgust.

The astonishing rainfall of the past month has produced floods all over England unequalled since 1875. Windsor Castle looks like a piratical sea-robber's stronghold, surrounded by a lake as far as the eye can reach. Citizens are rowing about the streets of Bath in boats. Numerous cases of the suspension of railway service are reported, and the skies are still threatening and the water is continuing to rise.

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3. For a cow worth \$30 killed by lightning the Royal Canadian pays \$30. The London Mutual pays only \$20. For other animals the Royal Canadian pays the full value. The London Mutual pays not more than \$5, no matter how valuable the animal may be.

4. In the Royal Canadian animals are insured against lightning while at pasture anywhere. In the London Mutual they are insured while pasturing on the premises of the insured only.

5. When articles are insured specifically such as musical instruments, the Royal Canadian is obliged to pay the full amount insured up to the cash value of the article. The London Mutual pays only two-thirds of the cash value, no matter what the insurance may be.

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 STREAM TINESHES 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.

10. The Royal Canadian policy is subject to the statutory conditions only. It has none of the numerous variations against the policy-holder printed in red ink on the back of the London Mutual policy.

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 \$117,607 making in all a total cash surplus of \$517,607 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 \$290,309. 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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