

**A Romantic Career.**

Shang Yao, Governor of the Province of Shaungtung, in China, who died a few weeks ago, was one of the highest and mightiest officers in the Flowery Kingdom. His career was adventurous in the extreme, and recalls the tales of the "One Thousand and One Nights." He was born in the lowest grade of society, and was obliged to flee from his native town, when little more than a boy, on account of the murder of an old man. He became a brigand, and was soon leader of the "free knights," who made the Province of Hanan dangerous for men of family and means. During one of the revolutions in China, according to foreign papers, the rebels were about to capture Kruszo, the capital of the province. The Governor, obliged to adopt drastic measures to save his city and life, issued a proclamation offering the hand of his daughter to the man who would rescue them. Chang did so, won the prize, and eventually he became mandarin and then Governor of the city in which he had been a robber.

**A Close Secret.**

Probably the only secret process which has been kept inviolate, and has for ages openly defied the world of science, is the iron trade of Russia. The secret of making Russian sheet iron is owned by the Government, and when a workman enters the service he bids a last farewell to his family and friends, and whether he lives or dies, all trace of him is forever lost. There have been several desperate attempts made to steal or betray the secret, but in every instance it has resulted in the death of the would-be traitor. In one case a letter attached to a kite, which was allowed to escape, was picked up by some peasants, and, despite their protestations that they were unable to read, they were at once put to death by the guards to whom they delivered the letter. It was afterwards decreed that the guards themselves should pass the remainder of their lives within the works, and to this day the secret remains as hidden as the philosopher's stone.

**Not All Dead Yet.**

The mathematical smart Alecks are always proposing some new and puzzling question with which to confound those whose bump of calculation is not well developed, but the most exasperating effort in this direction was sprung on a small company the other evening when one of these human calculating machines inquired: "If five cats catch five rats in five days, how many cats will it take to catch 100 rats in 100 days?" Every answer was given, from 100 cats to 100,000 cats, until it happened to occur to some one that if five cats caught a rat a day there was nothing to prevent their continuing to do so till the end of time if their patience and the rats held out. But before this conclusion was reached over \$10 had changed hands in bets on the subject, and three quarrels were started which have not yet been settled. Unfortunately, however, none of them involved the originator of the problem, who escaped before matters had gone so far.—*St. Louis Globe-Democrat.*

**A Tragedy of the Long Ago.**

NEWBORO, Ont., Nov. 23.—Mr. John Fields while out hunting in the woods along the North Shore on Friday met with a startling incident. Having found a brood of partridge in one of the largest and tallest pines, he was about to fire among them when he heard the clanking of chains. His curiosity being aroused he proceeded to investigate. Looking carefully around he found claw marks in the sand that was scaped out beneath the tree, and on climbing it a most unusual sight was seen; there, bound to the tree, were the bones of what proved to be a human skeleton. The chain was nearly eaten through with rust. This unfortunate relic was a subject of much conjecture to all. The question is whether in some moment of delirium or remorse he had committed suicide in this extraordinary manner, or had been the victim of some marauding party of Indians.

**Mad Otto of Bavaria.**

LONDON, Nov. 23.—The insanity of the present monarch of Bavaria, the mad King Otto, appears to have taken the form of an illusion that he is a stork. In one of the magnificent apartments devoted to his use at the Palace of Farnborough he has laboriously constructed a gigantic nest, every stick and straw of which he has conveyed to the spot in his mouth. In that nest he squats almost the entire day with feathers stuck in his long, thick hair and beard, while he chatters in imitation of the "clapping" of a stork whenever anyone approaches. Occasionally, too, he stands on one leg, gazing vacantly straight before him, while at other times he stalks gravely about just in the same manner that he has seen the long-beaked, long-legged birds do.

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**—THE— ROYAL CANADIAN INSURANCE COMPANY, vs. THE LONDON MUTUAL, FOR FARMERS.**

The Royal Canadian offers the following advantages over the London Mutual:

1. If a building worth \$1200 is insured for say \$1000, the Royal Canadian is obliged to pay \$1000, if a loss occurs. In such a case the London Mutual is obliged to pay only two thirds of the cash value, or \$800.
2. If a horse worth \$90 is killed in the fields by lightning, the Royal Canadian is obliged to pay \$90. The London Mutual pays only \$60.
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 STEAM THRESHERS may be used without a special permit and without any restriction as to the distance from stacks or buildings, caretakers, piles 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.

In view of the foregoing facts farmers will have no difficulty in deciding as to the company in which they should be insured. For insurance apply to

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