

Bediam Let Loose.

A LIVELY ROW ARISING OUT OF A STRIKE OF TELEGRAPHERS.

LITTLE ROCK, Ark., Jan. 1.—A car load composed of some 40 telegraph operators, machinists and brakemen was attacked this morning by several hundred men, mostly employees, at Argenta. The men were en route for Indianapolis and Louisville to Arkansas Pass to relieve the strike of operators on at San Antonio and Arkansas Pass railway.

At 10:30 this morning a crowd of several hundred men, chiefly railway employees, were at the Fort Smith and around Mountain crossing when the cannon ball, from St. Louis, steamed in. No sooner had the train arrived than a burly man cried out to the crowd, "Cut the hose and we'll drop the car out." A hundred men rushed to do his bidding, the hose was cut, the car containing the "scabs," with another sleeper in the rear, were cut out. When the train started for Little Rock, the mob having neglected to cut the bell-cord the engineer's bell rang and he stopped the train. By this time all the whistles in the yard began to blow, and it seemed that Bediam had broken loose. A hundred men rushed into the fated sleeper, driving the occupants out of the car and into the swamp a hundred feet beyond. Most of them were driven into a pond, through which they floundered, followed by their infuriated pursuers. The sleepers were recoupled to the train, and it crossed the river at Little Rock, where another crowd of men boarded the car and with knives cut all the baggage of the unfortunate "scabs," to sling it through the car window into the yards. J. C. Littlefield, who was in charge of the party of scabs, and several of his companions who escaped by having taken refuge in the rear sleeper, took the train for Texas, while the other members of the party are hidden in the swamps, awaiting an opportunity to escape. The railroad authorities are enraged at the action of their employees. The various railroad labor unions are strong in their sympathy for their striking brothers in Texas, and it is fortunate that none of the party sent to take their places received serious injuries.

A Virulent Attack.

MYSTERIOUS PAMPHLETS REGARDING THE PRINCE OF WALES.

NEW YORK, Jan. 2.—A London special to the The Herald says:—"There have been several serious interviews recently between Lord Salisbury, the Prince of Wales and Lord Charles Beresford with relation to a mysterious pamphlet which has been in circulation in the high social circles for some time. It is a most virulent attack on the Prince of Wales, Lady Brooke, and others. Only 57 copies of this pamphlet were issued and they were typewritten because the author could not get a printer in London to do the work. The pamphlet has been freely canvassed and discussed, so openly, indeed, that among others the Duchess of Manchester, after the luncheon party, read it aloud to her guests. The result of the conference between the Prince of Wales, Lord Salisbury and Lord Charles Beresford has been that a most diligent search has been made for copies, which, after being bought, were instantly destroyed. All save three of the documents have been secured, and one of these is missing and is said to be in America. It may interest the people to know that the names of Lord and Lady Beresford continue to be included in the invitations that are sent out from Marlborough House."

For Starving Russians.

LINCOLN, Neb., Jan. 1.—Governor Thayer and Labor Commissioner Ludden are actively at work in securing the proposed trainload of corn to be sent to the famine sufferers of Russia, and from dozens of points in the state responses are coming to the proclamation of the governor. Mr. Ludden estimates that 200,000 pounds of breadstuffs will be donated by Nebraskans.

Gov. Thayer has received a letter from Gov. Merriam, of Minnesota, stating that the millers' organization there had raised 1,600,000 pounds of flour for Russian sufferers. The letter suggests that, as the Russian charge in affairs has agreed to charter a steamer to take the supplies across the ocean, Nebraska join with Minnesota in making up a shipload. Gov. Thayer is in hearty accord with the idea that a shipload be made up from a few western states, but as the naval department has said that Nebraska and Minnesota can have the frigate Constellation to take the supplies to St. Petersburg free of expense, the governor thinks that to be the better way of shipment.

The cold and foggy weather spoiled the Christmas season in London. Eng. Tradesmen are reported to have lost \$20,000,000 by the loss of holiday trade.

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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.

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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 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 \$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 \$290,309. 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 \$24,286. 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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