

**Dog Law in England.**

"The law about dogs is in a curious state," said Mr. Justice Wright, in a case tried in the English High Court of Justice; and the observation was fully exemplified in the course of the trial. The father of a little boy of seven sued a Roman Catholic priest for injuries inflicted on the child by three mastiffs in the possession of the defendant. The priest kept a school; the dogs were confined to the premises; but one day, according to the evidence of the plaintiff, they slipped through the fence and worried the little boy, who was playing in an adjoining field. The priest declared that the child was trespassing in the garden, and he denied the ferocity of the dogs, but he did not attempt to deny the injuries. These were most serious. The poor child's clothes were torn to shreds, his head, arm and leg were bitten and gnawed, and he was for months under surgical treatment. The case turned on the nice question whether the defendant had reason to believe that the animals were of a ferocious disposition, and here comes in that curious state of the law to which the Judge referred. If a dog injures a horse or a cow, it seems, the owner is liable, no matter what his knowledge or ignorance of the ferocity of the animal. But, with regard to human beings, it must be shown that the owner knew of the brute's mischievous propensities.

**The Russian Famine.**

The Russian famine appears to be assuming vast proportions. A trustworthy correspondent declares that in the Province of Samara, where he resides, one-half of the population—no fewer than 1,250,000 persons—are literally dying of starvation, and Levasseur, the eminent French statistician, has calculated that to supply the deficiency in thirteen provinces 6,500 ships must be employed carrying 128,000,000 hectolitres of grain, which would cost £60,000,000. The State has not the money to spend, nor even if it found the money could it provide the means of transport over a surface of 1,000,000 square kilometers to the 5,400,000 houses in want of food. Moreover, the assertions at first elaborately denied and anxiously disbelieved that the official corruption would not be checked, even by the horrors of so dire a calamity, have now been abundantly proved to be true. The entire subscription of St. Petersburg for the benefit of its own poor and those of the environs has been stolen; the 15,000,000 pounds of rye flour purchased has been found to be so infamously adulterated as to be wholly uneatable and in parts poisonous. The revelations are now but beginning. We shall hear more of them.

**A Crazy Girl's Crime.**

COLUMBUS, Wis., Jan. 10.—Lydia A. Walker, the 17 year old daughter of Samuel Walker, living in Catamus, four miles from this city, was yesterday discovered in the act of setting fire to a barn belonging to Julius Veuie. She sought to escape by running away, but finding her pursuer gaining upon her, she drew a large butcher knife and defied arrest. Two blows from a club were necessary to compel her to surrender, and when finally safe in jail at Juneau she confessed to have committed 15 deeds of outlawry in Catamus during the past three months, including the mutilation of much valuable live stock, the burning of a schoolhouse, and the destruction of other property. The girl is of unsound mind.

**A Fearful Duel.**

BOISE CITY, Idaho, Jan. 11th.—A fearful duel to the death took place on the streets of Challes. L. U. Kestler, a prominent ranchman, came to town in an ugly mood. He met George Jacoby and demanded \$6 which he said Jacoby owed him. Jacoby said he could not pay him just then. Kestler replied that he would take the worth of the money out of his debtor's hide, and started towards Jacoby, who drew a pistol, but the cylinder failed to revolve. Before the defect could be remedied Kestler drew a large bowie knife and slashed Jacoby across the throat. Jacoby nobly removed the obstacles that had hindered the action of his revolver, and as Kestler again advanced to deal the finishing blow Jacoby clutched his gaping throat as if to stay the flow of blood and shot Kestler dead and fell to the ground a corpse.

One of the finest newspaper buildings in America is to be erected as a home for The Chicago Times. The site is to be the ground at present and for many years back occupied by the paper, and famous in newspaper and war annals as the place where General Burnside attempted to suppress The Times when the fiery Wilbur F. Storey was in editorial charge. The structure will be 12 stories high and the cost will approximate \$1,000,000. The building permit has already been issued by the city.

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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, 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 \$117,697 making in all a total cash surplus of \$317,697 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 \$23,286. 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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