### Ten Thousand Miles in Search ot a

One of the best jobs in car tracing ever done in this country was completed about three weeks ago by a car tracer of the New York Central. That road had lost a car, and sent out the tracer to look it up. He followed it west to Pittsburg, then to Cincinnati, then to Chicago, and from there to St. Louis. Here he lost track of it, but after some search found it had been in an accident and had been repainted. By some oversight the number had been changed, but taking the new number he chased the car to Kansas City, where he found it had been loaded and sent on to Galveston. To Galveston he went, and there found that, after taking a fresh load, the car had gone to San Francisco. He went after it, but on reaching San Francisco found the car had gone tack to Galveston. By this time his blood was up and he made up his mind to find that car if it took the balance of his natural life. So he went back to Galveston, and, to make a long story short, followed that car to New Orleans, to M. bile, to Atlanta, to half a dozen places in Florida, then back to New Orleans. to Galveston again, and thence to Kansas City, and from there to Chicago. He had now been on the hunt for over three months, but had got so close to the runaway that just as he came into Chicago by one road the car left it over another on its way to Buffalo. Its load was consigned to that point, and when he ascertained the fact he telegraphed on to have the car held, and took the next train for the East. At Buffalo he came up with the car and caught his first sight of it. He had travelled almost constantly for over thirteen weeks, rraversing a distance of 10,000 or 12, 000 miles .- St. Louis Globe Democrat.

#### The Trade Rats of Arizona.

A miner near the Senator recently had a rather singular experience with trade rats, known also as mountain rats. As the nights were cold the miner took his ore sack to replenish his rather hard Shed. Having neglected to come to town for several weeks, his supply of beans had given out, and he had come down to a diet of straight bacon. Considerably out of humor, he started in to pull his bed to pieces one morning, and in removing the sacks was agreeably surprised to find 3 pounds of beans, with a little coffee mixed, which the trade rats had brought from the Senator and stored in his bed. The rats are native Americans, and very different from their imported Norway cousins. They are called trade rats because they generally leave some article in exchange for what they take away. The miner states that he never killed a trade rat; that these rodents habitually steal from one cabin and carry their plunder into an adjoining one; that on one occasion he spilled a couple of quarts of corn on the floor of his cabin, and the next morning found the rats had stored away every grain of it in a pair of saddle bags hanging upon the wall. He also states that the rats have thick caudal appendages, about three inches in length, which they | back of the London Mutual policy. keep constantly throwing up and down, striking the floor with each downward movement with the regular measured stroke of a musical professor marking time. They carry off plugs of tobacco, tooth brushes, combs, and brushes, in fact, anything which they can manage to move. - Prescott Courier.

### The Deadly Cold Bed.

If trustworthy statistics could be had of the number of persons who die every year or become permanently diseased from sleeping in damp or cold beds, they would probable be astonishing and appalling. It is a peril that constantly besets traveling men, and if they are wise they will invariably insist on having their beds aired and dried, even at the risk of causing much trouble to their andlords. But, according to Good Housekeeping, it is a peril that resides also in the home, and the cold "spare room " has slain its thousands of hapless guests, and will go on with its slaughter till people learn wisdom. Not only the guests, but the family, often suffer the penalty of sleeping in cold rooms and chilling their bodies, at a time when they need all their bodily heat, by getting between cold sheets. Even in warm summer weather a cold, damp bed will do its deadly work. It is a needless peril, and the neglect to provide dry rooms and beds has in it the elements of murder and suicide.

Ichabod Tanner, one of the wealthiest eitizens of Portage, Wis., has just died from the effects of cancer at the advanced age of 100 years.

A Russian observer finds white poplar especially attractive to lightning, and suggests the use of poplars near houses as natural conductors.

A girl in Venezuela went to a ball against her mother's wishes, and the atter poured kerosene over her daught er and set fire to her, The girl died in great agony.

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Lot No. 6 north of Bond street and west of Colborne street, in the village of Fenelon Falls, with buildings, engine and boiler -formerly used as a carding mill. Apply at once to

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THE LONDON MUTUAL,

The Royal Canadian offers the following

FOR FARMERS.

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

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-third 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

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, pai's of water, kind of fuel or direction of the wind. Many of the policy holders in te London Mutual were obliged to run the r own risk while threshing last season, b cause it was found to be impossible to con ply with the conditions of their permi. 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 allewed.

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

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 \$400,000 capital paid in cash by the shareholders, and a net surplus \$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.

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### Agent, Lindsay.

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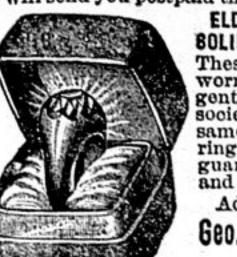


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