

Losses of Prairie Stock.

LETHBRIDGE, N. W. T. May 10.—The storm of last week was the hardest on stock of any since 1886-7, and the loss will not be fully known until after the spring round-up. Reports from MacLeod and Pincher Creek state that a large number of cattle were snowed under, having got under cutbanks, and the snow drifted over them, in some cases completely covering them. The cow-boys were busy last week pulling out all those which were still alive, but they state that a great number had succumbed. On the north side of the river they drifted over cutbanks and we understand numbers of them lie dead at the bottom, while numbers of calves are running on the prairie without mothers. The storm was nearly as bad on horses as on cattle, and in the immediate vicinity of Lethbridge quite a number of horses succumbed to it. Mr. N. Walker is out about 30 head, a number of which have been found dead. Mr. A. J. Whitney found six of his dead in one bunch and the rest he has not seen yet, while several of the freighters have lost one and two each. Altogether the loss will amount to thousands of dollars, as we understand the storm extended over the whole range country.

The Mudfish.

Travellers in Central Africa, during the hot season, often follow the dry beds of rivers and creeks for miles to obviate the necessity of cutting their way through the heavy jungles which everywhere abound. Africa is well known to be the native land of many extraordinary things, animate as well as inanimate. This being the case, the first explorers paid no attention to the thousands of balls of hardened mud which were strewn about in profusion in the beds of these dried-up streams. One day, however, when a detachment of the Cameron expedition was exploring what in the wet season would have been a tributary of the Nile, a woodman cracked one of the balls, and was surprised beyond measure to see a live fish-like animal fall out of the centre of the ball and flounder in the sand.

This curious discovery led the explorers to make an investigation, whereupon every hardened ball of earth was found to contain a specimen of the same animal. These spherical mud dwellings, which, on account of their likeness to the cases made by several species of insects and worms, have been called cocoons, are perforated with many small holes and lined with a mucus from the animal's body, the mucus keeping the dried ball damp upon the inside, and the holes being used for breathing purposes. For want of a more euphonious name, this queer animal has been dubbed the "mudfish," which is expressive of the creature's curious habits.

The remarkable instinct which causes the mudfish to roll itself in a ball of mud when the dry season approaches is a wonderful provision of nature intended solely, it would seem, to prevent the extinction of the species. The most interesting fact about this animal is that it breathes by means of gills when in its native element, and by means of lungs during its voluntary imprisonment in the mud cocoon.—*Scientific American.*

The fine salmon that used to tempt the angler in New England streams have about entirely disappeared, and there are but two or three rivers in Maine where any may still be found.

Rajah, a big elephant, who came from East Indian ports on the steamer City of Bangkok, has reached New York. He came from Ragoon, is about 40 years of age, and is said to measure 11 feet 11 1/2 inches in height, or two inches more than Barnum's famous Jumbo, who was imported from England and was killed in a railroad accident at St. Thomas, Out.

An amateur violin-maker of Portland, Me., has secured a prize in a spruce beam from an old house at North Yarmouth. The beam had been seasoning for more than a hundred years, and the thin little boards sawn from it give forth the clear mellow sound that is desired in violin stock. Gemunder, the New York maker of violins, was in Portland recently and secured some of the wood.

Mark Kenniston, of Phillips, Maine, has a bull moose which he raised from a calf, which is so tame that he turns it out every warm day to browse in the neighboring fields. He catches the big bull as easily as he would a pet lamb, and is breaking him to work in harness. He hitched the moose to a wagon last summer, and was carried ten miles at railroad speed before he could stop the animal.

The women in some of the provinces of Chili have a new and useful pastime. Some raw beef is placed in the centre of a sheet of adhesive fly paper. The flies with which the country is infested creep for the meat, but reach only the paper, where they stick. The side on which the flea first reaches the beef is thus secured. As many people can play as there are sides to the paper. A small beetle usually gives zest to the game.

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

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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.

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 stream THRESHING 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 \$202,728, the amount he estimates to be necessary to enable the company to carry out all its engagements with its policy holders. Beside 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 \$217,607 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 \$290,300. 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 \$74,208, 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 \$6,287, 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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