Hardy Barks no More.

HIS MALADY DUE 10 CIGARETS, AND HE'S LIKELY TO BECOVER.

NEW BRUNSWICK, May 28.—Elmer Hardy, the 19-year-old son of James Hardy, of New street, who was attacked with convulsions, at first believed to be hydrophobia, is somewhat easier, but is yet in a very precarious state. Dr. Barber, his physician, now says the young man's trouble is beyond all doubt the result of cigaret smoking. During last night the convulsions grew less frequent, and the sufferer obtained about two honrs' sleep. Consciousness has returned, but all power of speech is paralyzed, which the physicians say is the result of the strain to which the muscles of the tongue and throat have been subjected. The patient still kept his hands clutched over his heart, indicating trouble in that organ. The latter convulsions have not been accompau ed by the barking sound and the snapping so marked at first. Young Hardy has always been a very steady and well-behaved boy. It is now known that as soon as his work was finished the cigaret was never absent from his mouth. This afternoon Dr. Barber said that, if no unfavorable symptoms set in while the boy's system is weakened from the terrible ordeal through which he has passed, he may yet recover. He does not regard the paralysis of the vocal organ likely to be permanent.

Wild Animals in Possession of a Ship.

The annexed incident, of such recent accurrence, proves what would be the hapless consequences, but for the restraining powers of the Most High, as exercised upon the brute creation. Hence, how merciful was the announcement, after the flood, to Noah and his sons, "And the fear of you and the dread of you shall be upon every beast of the earth, and upon every fowl of the sir, upon all that moveth upon the earth, and upon all the fishes of the sea; into your hands are they delivered" (Gen.

The overdue British barque Margarct (Captain Sargent), from the West Coast of Africa, arrived at Boston after a remarkable voyage. Captain Sargent said that, between the gales and the nature of his cargo, he had an experience he does not wish again to meet. Besides a regular cargo, there were twelve snakes, one hundred cockatoos and parrots, an orangoutang, some monkeys, two crocodiles, and a gorilla, which he was bringing from Africa for a museum. Rats caused the death of all but four of the cockatoos and parrots, by eating up all the corn that had been provided for them. During a gale the snakes and crocodiles broke out of their boxes in the hold, and invaded the forecastle, so that for five days the men could not venture into their quarters, but had to live in the cabins. These reptiles, along with the rats, kept up a continual warfare, until the surviving crocodile killed the last snake, and completed the chain of vengeance by being killed during a on it. During the scrimmage among them stuck there despite all efforts to dislodge them. Finally they were all washed away except four, which were captured. The worst passenger was a five-foot gorilla, which was imprisoned in a stout wooden box. The top of this the animal forced off, but, though held by a chain, the had considerable play, and, getting possession of an iron bar, he swept the decks. He wound up by partially scalping the negro cook one day, and only letting go after he had been nearly killed with an axe. All the men were more or less hurt by the beast, and he led them a life of terror.

Baron de Hirsch's mare Lafleche is now the favorite for the Derby. She won the race for the 1,000 guineas with great case. It is unique in the history of the Derby to see a filly leading in the betting on that great sporting event. Since the race was founded only three mares have succeeded in capturing the rich stake.

Appalling reports come from the lowlands on the St. Francis and White rivers. It is estimated that at least 10,-000 people have been rendered homeless. Thirty-two lives in all have been lost in the Arkansas bottoms, and the report comes from the White and St. Francis Rivers that several Negroes and Indians have been drowned there.

Silvester Silver, a museum freak, died on May 25th at the City Hospital at Baltimore, Md., of consumption. Ho was a native of Ceylon. He married a colored girl named Cooper. He was 20 years old, unusually small, and at the time of his death did not weigh over 50 pounds. His leg below the knee was no larger than a man's wrist, and his wrist was no larger than, if as large as, two fingers of a man's hand. His chest and limbs were covered with a thick growth of black hair two inches long. At one time the hair on his head reached the ground. It was straight and coal black.



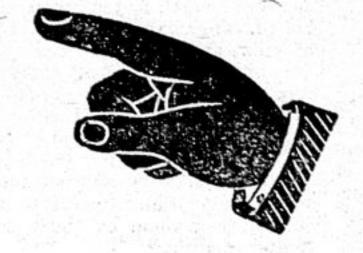
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may be. 4. In the Royal Canadian animals are insured against lightning while at pasture anywhere. In the London Mutual they are insured while pasturing on the premises of the insured only.

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-third of the cash value, no matter what the insurance may be.

6. When "ordinary contents" of ont 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, 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 \$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.

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