

BRITISH COLUMBIA LEADS.

John Muir, the famous mountaineer, who has just returned from Europe, speaks thus of his visit: My trip to Norway was altogether delightful. My principal object in going there, apart from the enjoyment of the fine, wild, glacial scenery, was to compare the wonderful fiords that fringe the western coasts of that interesting country with those of British Columbia and Alaska. Speaking generally, I would say that they are no longer than those of Alaska, and their shores present a marvelous variety of lofty granite cliffs that are reflected in the deep, still waters, and in the countless cascades and waterfalls. But they lack the charm of the glorious forests of those of British Columbia and the majestic glaciers of Alaska. The glaciers, too, are rapidly vanishing, not one of them now reaching the ocean, although a comparatively short geological time ago every fiord was a channel of a glacier that poured icebergs into the sea.

MORAL HAZARD AND HOW TO MEET IT.

This is the title of a letter to the *Surveyor*, written by the Fire Marshal of Boston, Mr. Chas. W. Whitcomb, who has held that position for some seven or eight years, and has had to look into many "doubtful" cases, and is said to be a man of shrewd judgment. Among other things he suggests as a solution for the much-vexed question of moral hazard the adoption of the application blank system of life insurance companies, the answers to the questions in which are to be made a part of the insurance contract. He suggests the following interrogations, together with such others as may be required:—

Full name, occupation and place of business?

Where born?

How long engaged in present business?

In what business failures or assignments have you been a party thereto?

How many times has a loss by fire occurred on premises where you were insured, or where you had an interest in insured property?

If the loss was suffered by a firm, state the names of the other partners; if a corporation, the names of the principal officers?

State the approximate total amount of insurance collected at such times. What cause, if any, was assigned for the origin of such fires by the investigating authorities?

What was the nature of such investigating official, i. e., fire marshal, selectmen, etc.?

Dates of such fires and the names of one or more of the insuring companies or agents?

Have you, or a firm of which you were at the time a member, ever had an insurance policy cancelled?

For what reason?

The *United States Review* considers this to be a feasible plan. It may sometimes give the companies a possible clue which would enable them to decline the risk or to cancel it if already written.

THE OIL LAMP ON TRAINS.

In his annual report the superintendent of the railway mail service makes a strong recommendation that the use of oil lamps in mail cars be abandoned. The recommendation is based on two grounds, firstly, because of the danger of conflagration caused either by a lamp explosion or by the breaking of the lamps in a wreck, and, secondly, because of the damage which is not infrequently caused by the scattering of oil from a broken lamp over mail matter, even when no conflagration takes place. The report cites 43 cases of damage from these sources which have occurred during the year; and the aggregate loss in all these cases to the people (though the exact amount of the loss is necessarily not always ascertainable) must have been great.

But the arguments which apply against the use of oil lamps in mail cars are scarcely less forcible against the use of oil in any cars at all. The oil lamp, with its inadequate light, its unsavory presence, the damage which it does to carpets and woodwork by its dripping and its constant danger, is an anachronism in these days of luxurious travel. There was a time when the old-fashioned light was thought sufficient; because neither the railways nor the public had had experience of anything better. But now they have had that experi-

ence, and the transition from one of the modern brilliantly-lighted sleeping cars on a vestibuled train (whether the light be that of compressed gas or electricity) to a car which still retains the oil lamps is almost as great a shock as the passing from open sunlight into a dim hallway or a cathedral aisle.

We know that this is a most unhappy time in which to make any suggestion which looks toward an increase of expenditure on the part of railway companies, even though pointing to an ultimate economy. And we presume that there are few railway managers who have not already made up their minds that the oil lamp has to go from their roads as soon as the financial conditions make it possible. But the urgency (almost the necessity) of making the change has been sharply emphasized of late; and it is well that the lesson of recent accidents should be called to attention.—*Chicago Railway Age*.

LADY LIFE ASSURANCE CANVASSERS.

Ladies, according to a statement in the *London Telegraph*, are going to try their hands as agents for life insurance companies. Already a well-known establishment of this description in Moorgate street has expressed its willingness to accept ladies "of intelligence and perseverance" in the capacity of premium hunters. They will exhibit their "intelligence" by selecting some gentleman of nervous temperament, into whose ear they will pour statistics about the uncertainty of life and the certainty of profiting by insuring it. Then their "perseverance" will be shown by the simple fact that they decline to go away until their victim has consented to apply for a policy.

DUE NOTICE REQUIRED.

An angry discussion was taking place between two colored men on Bates street, and one of them was about to lay hands on the other, when "Daddy White" came down Cadillac square and stopped to ask what the row was about.

"Dat man owes me half a dollar!" replied one of the disputants.

"I don't deny it," said the other.

"Den why don't you pay me?"

"Kase it too soon."

"If you doan' pay dat half a dollar I'se gwine ter smash yo' fine!"

"Hole on, Mr. Simpkins—hole on," said "Daddy," as he stepped between the pair.

"Let's see how dis yere case stands. How long has dis gem'lan owed yo' half a dollar?"

"'Bout four weeks."

"Has yo' dun axed him fur it befo'?"

"No, sah!"

"No, sah."

"Den yo' hain't got no case an' better stop yo'r noise."

"Doan he owe me dat money?"

"Of co'se he does, but am yo' a bigger man dan a savin's bank? If yo wants dat money, yo' gin him sixty days notis an' do bizness in a bizness way. Humph! De ideah of a white washin' cull'd man sottin' hisself up to be bigger'n a bank wid a millyon dollars in in!"—*Detroit Free Press*.

STOCKS IN MONTREAL.

MONTREAL Dec. 6th, 1893

Stocks.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average.
Mo. treas.	220	217½	134	222	219	220½
Ontario	111	110	111	111	111	111
People's	159	159	100	156	156	156
Molson's	238½	238½	1	239½	240	239
Toronto	125	125	125	125	125	125
Jas. Cartier	152½	152½	129	155	151	150
Merchants	138½	138½	43	138½	138½	138½
Commerce	145	143	222	145	144½	144½
Union	74	67	2005	73	73	68
M. Teleg.	165½	164½	210	175	166	235½
Rich. & Ont.	184	179½	750	183½	182½	222½
Street Ry.	75	74½	250	75	74½	88½
Gas	109	109	109	109	109	109
O. Pacific Ry.	140	139½	60	141	139½	160½
Land gr't b'ds						
N. West Land						
Bell Tele.						
Montreal 4%						

THE WILSON TARIFF.

As a matter of course views of the American press on the Tariff Bill of Mr. Wilson vary with their political leanings or jingo views. The *Inter-Ocean* says, for example: "It is no longer 'Go West, young man, go West.' Democrats propose to change it, 'Go to Canada, young man, with your mill; go to Australia with your sheep.' Prosperity of American workers, and especially Western prosperity, doesn't seem to please the Democratic party of 1893. But drive right along, gentlemen. There is a hereafter. The *Toronto Mail* exultingly says: 'Chairman Wilson's free list proves a very comprehensive one.' We should remark it is. Canada can afford to be proud of it. It will be the making of Canada. But Canadians will not embarrass their Washington friends by saying much about it until it is a law. It would not be policy."

REMEDIAL USE OF APPLES.

Apples are valuable as food, as medicine, as a relish, and the fondness of the average man and boy for them is well founded. Chemically the apple is composed of vegetable fiber, albumen, sugar, gum, chlorophyll, malic acid, gallic acid, lime, and much water. Furthermore, the German analysts say that the apple contains a larger percentage of phosphorus than any other fruit or vegetable. Now, the business man, whose work and whose anxiety use up so much nerve force, should be made aware that, according to the medical journal quoted below, the phosphorus is admirably adapted for renewing the essential nervous matter—lecithin—of the brain and spinal cord. It is, perhaps, for the same reason, rudely understood that old Scandinavian traditions represent the apple as the food of the gods, who, when they felt themselves to be growing feeble and infirm, resorted to this fruit, renewing their powers of mind and body. "Also, the acids of the apple are of singular use for men of sedentary habits, whose livers are sluggish in action, those acids serving to eliminate from the body noxious matters, which, if retained, would make the brain heavy and dull, or bring about jaundice or skin eruptions and other allied troubles. Some such experience must have led to the custom of taking apple sauce with roast pork, rich goose, and like dishes. The malic acid of ripe apples, either raw or cooked, will neutralize any excess of chalky matter engendered by eating too much meat. It is also the fact that such ripe fruits as the apple, the pear, and the plum, when taken ripe and without sugar, diminish acidity in the stomach, rather than provoke it. Their vegetable sauces and juices are converted into alkaline carbonates, which tend to counteract acidity."—*North American Practitioner*.

—Quite a number of Montana sheep are being driven northward into Northwest territory as far as Macleod and Pincher Creek, where they are offered for sale. Messrs. Leech, Cooper, Hopkins and others have taken bands of sheep across the line, where there seems to be a ready sale for the animals. From some of these parties we learn that, after paying all expenses of driving and counting in their time, about the same price is netted across the line as in the Chicago market. Ewes seem to be particularly desired by the Canadians.—*Benton River Press*.

—According to the circular of D. J. Macdonald, successor to Macdonald & Co., St. Louis, the receipts of cotton at all United States ports since 1st September, 1893, up to 24th November, were 2,685,193 bales, as compared with 2,431,813 bales same time last year. They say:—"Receipts have been very heavy, but sales have also been very large, which has kept prices up. This has been the most active week of the season in our market, the export trade having been buying largely."

—Many Canadians will have heard with genuine sorrow of the sudden death of Lieutenant-Governor Boyd, of New Brunswick, whose good qualities and genial good nature made him a valued friend. It has been truly said that in his removal from his field of usefulness New Brunswick loses one of its best public men and the Dominion a loyal and honorable citizen. Whether as merchant, lecturer, senator or governor, he was always the same high principled gentleman.