

NOT A GOOD RISK IN KENTUCKY.

The manager of a life insurance company had the floor.

"Life insurance companies," he was saying, "are as particular about the people they already have on their lists as they are about getting them on in the beginning. They are rich, of course, but they are no more anxious to take in a man who will die of disease within the first year or two than they are to take in a perfectly healthy man and have him hazard his life by taking personal risks in dangerous pursuits or by travel in unhealthy countries.

"I remember a funny instance that occurred once while I was living in New England. One of our \$10,000 men had a way of calling a man a liar in the most careless and indiscriminate manner, and with only the merest or no provocation. One day he was in our office and casually mentioned the fact that he was going to make a trip to Kentucky.

"When?" enquired the manager, alertly.

"Next week."

"On business or pleasure?"

"Going to buy a pair of horses?"

"Um-er-er," hesitated the manager, "before you start I wish you would step in and see me."

"What for? Want me to buy a horse for you?"

"No, I want to arrange about your policy."

"What do you want to arrange about it? Isn't it all right?"

"Yes, as long as you stay in this country. But if you go down to Kentucky we'll have to advance the rate until you come back."

"Well, what in —," began the policyholder hotly, when the manager interrupted him.

"Don't fly the track, my dear fellow," he said, gently. "It's all right here, and the rate is satisfactory to us, but, by Jove, we can't give you the same rate and let you go to Kentucky and call men liars like you do in this section. Not much. We haven't got \$10,000 policies to give away like that, and you oughtn't to expect it."—Washington Star.

HELPING BRITISH COMMERCE.

London, March 27th.—Mr. Ritchie, president of the Board of Trade, speaking at the annual banquet of the association of the Chambers of Commerce at the Whitehall rooms, said that neither the House of Commons nor the commercial community would be satisfied with any bill dealing with the Companies' Acts that did not provide for a full and complete disclosure of every fact which the public ought to know. (Cheers). If that was amply provided for, they might leave a good many other matters to take care of themselves.

He announced further that in this year's estimates there would be a sum of money for the establishment of a new commercial department under the auspices of the Board of Trade—and in that department they hoped to collect and to focus into one centre all the information which now existed in the various Government departments, so that any commercial man might go to the office and get commercial intelligence in a business-like and commercial way. The management of the department would be entrusted to a committee drawn from the India, Foreign, and Colonial Offices, and would have added to it certain commercial men. They really intended to do, as far as they could, something to inform the commercial community on matters interesting and instructive to them.

There would also be a sum of £2,000

for the obtaining by means of specially appointed persons, special intelligence abroad.

EXPORT MEMORANDA.

It is worth attention by Canadian export merchants that the High Commissioner of Canada, 17 Victoria street, London, Eng., has had the following enquiries: A London firm wishes to communicate with exporters of evaporated and canned apples, dried plums, etc. A Liverpool firm would like to know of exporters of tinned goods, such as fruits, vegetables, meats, salmon, etc. A firm of importers of American novelties wishes to communicate with manufacturers in Canada of corn brooms, wooden pails and household utensils. A London agent would like to know of Canadian houses wanting buying or selling agent for drugs and chemicals or other goods.

VACATIONS.

"All work and no play makes Jack a dull boy." No class of workers need a vacation more than those engaged in bank work. A vacation does not necessarily mean rest; it means change. It means just the sort of change that fancy may dictate to the one who is to take the vacation. To one it may mean a few weeks "far from the haunts of men," with fishing rod and gun; to another, a trip to a distant city where he may mingle with new people, see new faces and get new ideas from others engaged in the same business, or a third may prefer absolute rest in some country place where he may lie under the shade of green trees all day long, and think about nothing. The place matters not—anywhere to get out of the rut, where he will not have to regulate his every action by the clock; where he may start out without meeting the same people on the same corner, at the same hour, and where he may flee from the dull routine of his daily work, and feast his eyes upon new scenes.

Officers and employees will do more and better work during eleven months of the year, if they know the twelfth will bring a rest, than they will to keep grinding away the whole year through.—New York Investors' Review.

BANK OF BRITISH COLUMBIA.

At a semi-annual meeting of the shareholders of the Bank of British Columbia, held recently in London, the business for the half-year ending December 31st, was reviewed and pronounced to have been very satisfactory. The profits for the period amounted to £18,735 3s. 4d. Of this sum £15,000 was distributed at the rate of 5 per cent. for the half-year on the paid-up stock, and the remainder carried forward to the next half year's account. The chairman, Sir Robert Gillespie, spoke very encouragingly of the prospects for 1899.

CANADIAN SHIPMENTS IN BOND.

A ruling of the greatest importance to the commercial and shipping interests of Boston was made last week, by the Treasury Department at Washington, in revoking the recent decision affecting goods imported in bond from Canada for export.

The collector at Boston received instructions from Assistant Secretary Spaulding, authorizing the continuance of the practice of the last twenty-five years, whereby goods imported into the United States from Canada for exportation to provincial and foreign ports, may have their final destination changed upon

reaching the port in this country from which they are shipped abroad.

The enforcement of the order would have worked incalculable injury, says a Boston journal, to the export trade of Boston, if indeed it would not have destroyed it, and would have diverted an immense amount of commerce from Boston to Canadian points over the Canadian Pacific Railroad for shipment abroad.

A TEMISCOUATA RAILWAY CASE.

The Court of Appeal this morning confirmed the judgment of the Court of Review in the case of A. R. Macdonald, late district superintendent of the Intercolonial v. Charles Riordan and the estates of E. D. Boswell and J. J. Macdonald, in which the plaintiff claimed some \$193,000 as due him out of the construction of the Temiscouata railway. Judge Ouimet, in the first instance, gave a judgment favorable to the plaintiff, but this judgment was reversed by the Court of Review. The Superior Court held that Mr. Macdonald, having been one of the promoters of the railway, was entitled to enter into the covenants which he had. The judgment of the Court of Review reversing the judgment of the Superior Court was based on the illegality of the agreements in question. The court held that the plaintiff, by entering into these agreements was guilty of an act which is declared by Parliament to be a misdemeanor, and that these agreements are in consequence unenforceable. This latter judgment has now been confirmed.

Mr. Beaudin, for Mr. Macdonald, applied for leave to appeal to the Privy Council, which permission was granted.

HAVE ADVANCED PRICES.

The hotel-keepers of Stratford this morning put into force the new tariff of prices for all wet goods, a tariff which each of them has given bonds to observe. There are one or two of the smaller mine hosts who still long for the flesh pots of Egypt yclept the old rates, but it is probable that the influence of the others will keep them to the straight and narrow path, though the big fellows say that even if these malcontents so decide, they will adhere to the new prices. The changes are, after all, not very startling, the only really important one being that the hotel keepers will henceforth refuse to give six drinks for 25c. Following is the new tariff: Rye, malt, whiskey and Tom gin, 5c. per drink; do., with soft goods, 10c.; case whiskies, 10c. per drink, 3 for 25c.; mixed drink, 15c., 2 for 25c.; Holland mixed drink, 15c., 2 for 25c.; Holland gin, brandy, rum, Scotch, Irish and London dry, 10c. per drink, 3 for 25c.; imported wines, 10c. per drink, 3 for 25c.; cigars, beer, ales, native wines, soft drinks, 5c. straight, positively no six drinks for 25c.; bottled ales, pints, 10c., quarts, 20c.—Stratford Herald, March 27th.

—Of the 5,731 American soldiers, who died during, or as a consequence of, the war with Spain, only 454 received death wounds in battle. All of the remainder, or 5,277, expired from disease. How much of this was due to the quality of rations furnished is only conjectural, but it is safe to say that many of the men were weakened physically by their refusal to eat the beef, which they averred was nauseating, even to a half-famished stomach.

—The equipment of the Brooklyn Elevated Railroad with electricity, which will call for the expenditure of about \$4,000,000, commences this week.