

Notes and Items.

At Home and Abroad.

THE MERCHANTS' BANK OF HALIFAX.—A Branch of this Bank was opened in St. John, N.B., on Monday last, under the management of Mr. F. H. Arnaud.

RECEIVER APPOINTED.—The Brooklyn Supreme Court, on Friday last, appointed Harry A. Hanbury, of South Brooklyn, receiver of the Traders' Fire Insurance Company of New York. The appointment was made at the request of Attorney-General John C. Davies, on the allegation that the liabilities of the company are largely in excess of the assets, and that the corporation is insolvent and unable to pay its debts. This statement, Mr. Davies says, is based upon an examination made by the State Insurance Department.

AGENT'S ACTION.—At Leeds (England) assizes, recently, Robert Hainsworth, an ex-agent in that town for the British Workman's and General, sued that company for damages for an alleged breach of agreement. The company pleaded that plaintiff's appointment was duly determined by notice, and also that they were entitled to dismiss him for refusing to sign an instruction to agents. The company issued a new instruction book in 1897, which plaintiff refused to sign, particularly because it stated that the arrears should not exceed three times the debit. Plaintiff was asked again to sign the book last year, and as he refused he was given 14 days' notice to determine his appointment. The judge held that the defendant company could not carry on their business unless they were able to enforce reasonable conditions on their agents, and not a particle of evidence had been given to shew that three times was an unreasonable limit for the arrears. He instructed the jury accordingly, who thereupon gave a verdict for the defendants, stay of execution to afford an opportunity of appeal being given.

LONDON'S HOT SUMMERS.—A cycle of hot and cold summers, coinciding with the decades, has been traced by Mr. A. B. MacDowall in the records of Greenwich Observatory. Since 1841 the mean temperature for June, July and August has ranged between 57.4° and 65.1°, and it is found that the summers reaching or exceeding 63° have been nearly all in years ending with the figures 5 to 9, and that the summers of 60° or lower have been almost completely distributed in the years ending with 0 to 4. In other words, the earlier summers of a decade have tended to be cool, and the later ones to be hot. The tendency has been followed as far back as 1810, but the records before 1841 are less trustworthy."

"THE TYRANNY OF CUSTOM."—In our issue of last week we commented upon the intense heat of the passing summer. It has caused much suffering among the poor on both sides of the Atlantic, and London, New York, Chicago, Toronto and other cities report an increasing death rate, the result

of a sudden change from a temperate to a decidedly tropical climate. That such circumstances should arouse a storm of protest against established custom in the matter of masculine dress is not surprising, and, while we may not become reconciled to the so-called shirt-waist for man, a more rational garb than he at present affects in summer is necessary and desirable. Straw and linen must take the place of felt and serge.

On this same subject the "Philadelphia Ledger" makes the following sensible observations upon what it calls "The Tyranny of Custom:"

The very severe and prolonged period of extremely hot weather, which has fallen with especial force upon Philadelphia, has been greatly accentuated for the majority of the people because in their apparel they are the slaves to an unreasonable custom. We live during a part of each year in a tropical climate, and do not recognize that fact in so far as dress, particularly for men, is concerned. The purveyors of clothing furnish the people with woollen clothing adapted to the mild season of a temperate climate, and the people accept their wares with the supineness of automatons, and swelter in them in torrid heat.

The utter failure of the vast majority of the inhabitants to adjust their clothing to climate would in fact be wholly ludicrous were it not for its tragic aspect. Business men, men of leisure, employers of labor and their employees seem to have accepted the decree of an unreasonable custom as a decree of fate from which there is no escape, and invite discomfort, illness and collapse by clinging pertinaciously to thick garments, with the thermometer in the nineties. So strongly is the custom entrenched that policemen, letter-carriers, railroad conductors, hotel employees, and other classes who come into constant and close contact with the public, are compelled to swelter through the heated term. Railroad conductors and brakemen on passenger cars and policemen must wear cloth suits of a prescribed material, and keep their coats buttoned up to their throats. Such regulations are enforced by corporations, professedly in the interests of the public. They are designed to make employees neat in appearance and to strengthen discipline. But the public is made to suffer in seeing its servants groaning in agony; and is the law shorn of its terrors by permitting policemen to be made comfortable, or is the efficiency of the railroad man enhanced by making him wretched?

There is, of course, a line marked out by decency, which it may be advisable to follow. Perhaps the railroad men or the policemen would not ask to be allowed to discard coats, but it seems only reasonable that they should have some latitude in selecting the material from which their coats are made, inasmuch as they have no choice as regards the weather, which often is so unsuitable to their uniforms as to excite commiseration. James Russell Lowell once said with respect to the equanimity shown by his fellow-countrymen in submitting to petty annoyances that Americans were the most long suffering people on the face of the earth, and certainly if their stolid patience in blindly following the senseless custom of wearing warm clothes in warm weather may be taken as an indication, he spoke the truth.