

Massachusetts, 21.5. Rhode Island, it appears, has 22.5 per 1,000, a little more than France; Wyoming has 21.8 per 1,000, and Oregon, 22.5. If it were not for immigration, the population would be gradually falling off, and according to statistics, the inhabitants of New England and the Pacific coast will be replaced by another race within a period varying from sixteen to 200 years."

Taking the record of suicides in the New England States among the general population, and comparing the same with the record of suicides among the insured lives, we find, says Mr. L. G. Fouse, the number of suicides among insured lives is from two to four times greater than among the general population. This is, no doubt, due to the fact that men who committed crime, and were liable to punishment, preferred to face death rather than punishment and disgrace, when by doing so their families would be well provided for through insurance. Now he asks: "Is it just and fair that honest policy-holders, because of a maudlin public sentiment, should be compelled to reward criminals, or their families, for committing crime? A man has no more right to insure his life, and destroy it for the profit and advantage of others, even though they be wife and children, than he has to commit arson for his own benefit."

SLIP-SHOD ENGLISH.

The last issue of the *Journal of the Canadian Bankers' Association* contains some half-dozen pages on the erroneous use of words or phrases, pages which may be commended to the attention of a considerable class who are in the habit of using words in a wrong sense, or of using technical or incorrect phrases where commoner words would do. A dozen examples are given, and we select a few of them. The book from which they are taken is entitled *Pitfalls in English*, by Joseph Fitzgerald, M.A. A number of the words and phrases he cites are to be found equally condensed in the pages of the *Standard Dictionary* of Funk & Wagnalls, but Mr. Fitzgerald's style is piquant enough to make us desire to help in the cure of slip-shod English by giving some citations:

"*Posted*, or *Well-Posted*, used in the sense of well-informed, or well read, is slangy and shoppy, smelling very much of the day-book or the ledger."

The author condemns as hideous the very common use of the word *Transpire* as equivalent to *Ensues*, or *Follows*. We find it used as if meaning *Occur*, or *Take Place*. It means none of these, as a little attention to its derivation will show. *Transpire* means literally to emit through the pores of the skin, and, figuratively, to ooze out as a secret does—hence, to have vent, to escape.

The author objects to the phrase *Consensus of Opinion*. Thus *Opinion* or *Opinions* as equivalent to "the general opinion" seems to have gone clean out of use, being superseded by the phrase *Consensus of Opinion*. *Consensus* means agreement in opinions, judgments, etc. and hence, if the Latin word is to be used, it would best stand alone. If standing alone *Consensus* means agreement in opinions, then the too familiar phrase means "agreement in opinions of opinion," not a very neat expression.

Balance.—It is using the language of the shop, pidgin English, and a mere vulgarism, to employ this word in the sense of *Remainder*, as: "I will send the *Balance* of the tripe to-morrow." When the fishmonger is selling sprats and his scales are not in equipoise, he throws in one more sprat, and that sprat may without doing violence to propriety of language be called the *Balance*. But even a fishmonger might hesitate to call that part of an order for sprats which he fills by supplementary delivery the *Balance*.

Secure (verb) is one of the words that are overworked. It comes from the Latin adjective *Securus*, our English adjective *Secure*, which means primarily, free from care or anxiety. Hence the first meaning of the verb would be to make safe, as from danger to life or against theft, etc. Derivative senses are, to make fast so that a thing shall not fall from its place; to make sure, to put beyond doubt; to give warrant of the safety of a thing, hence to insure; finally, by a process not very readily traceable, to get possession, obtain. It is in this last sense that the word is overworked. We no longer get, obtain, or come into possession of, or procure; we always now-a-days secure a situation, secure a bargain, secure a meal, or a theatre ticket, nay, even we secure securities.

TO CORRESPONDENTS.

AMATEUR, Toronto Junction, writes: "I have read what you told us last week about the British Association and its coming meeting in Toronto. Will you kindly say when and where the public meetings are to be held and if any scale of charges has been arranged for admission to them."—[We reply that any person wishing to obtain the privilege of attending sessions of the various departments in the Uni-

versity Building must secure a ticket of associate membership. This costs \$5, and can be had from Professor A. B. McCallum, at Toronto University, or from Mr. James Bain, jr., Public Librarian. We understand that none but members or associates can secure admission to the opening meeting in Massey Hall. Indeed there are, we believe, to be no public meetings or open meetings in the sense in which "Amateur" seems to understand the phrase.]

BANKER, London.—Not having had any share in circulating the rumor about the probable amalgamation of the Merchants' Bank of Canada, the Bank of Nova Scotia and the Bank of British Columbia, we have not felt called upon to contradict the story. It has been denied within the week by one bank in Montreal and another in Halifax.

ONTARIO CHEESE BOARDS.

The offerings of cheese at Ontario board meetings are well maintained. We have received reports from sixteen boards at which 25,323 boxes were offered as compared with 33,000 boxes boarded at eighteen meetings a week ago. The decreased movement is no more than would be expected from the advancing season and unfavorable weather. Prices were steady and firm, ranging between $7\frac{3}{4}$ to $8\frac{1}{2}$ cents per pound, with the majority of transactions at a fraction over 8 cents. Exports from Montreal for the week ending July 24th were 73,908 boxes as compared with 66,252 boxes for the corresponding week last year. We append our usual table:

Boards.	Date of meeting, July.	No. of factories.	Cheese boarded, Boxes.	Cheese sold, Boxes.	Price, Cts.	Date next meeting
Kingston	22	..	1,536	....	$8\frac{1}{8}$	.....
Brockville.....	22	..	5,000	2,162	$8\frac{1}{8}$ - $8\frac{1}{2}$	.....
Lindsay.....	22	..	1,661	....	$7\frac{1}{8}$ -8	.....
Shelburne.....	23	..	1,035	....	$7\frac{3}{4}$	Aug. 6
Perth	23	..	850	....	$8\frac{1}{8}$	.....
South Finch.....	23	..	608	....	$8\frac{3}{8}$ - $8\frac{1}{2}$	.....
Iroquois	23	..	1,138	833	$8\frac{1}{8}$	.....
London.....	24	28	5,142	3,983	$7\frac{3}{4}$ - $7\frac{1}{2}$	.....
Belleville	27	17	1,125	465	$8\frac{1}{8}$ - $8\frac{1}{2}$	.....
Ingersoll	27	..	1,688	740	$7\frac{3}{4}$	.....
Campbellford	27	..	450	400	$8\frac{1}{8}$ - $8\frac{1}{2}$	Aug. 2
Tweed	28	..	640	360	"	Aug. 4
Stirling	28	..	685	650	"	.....
Pictou	28	14	900	500	"	.....
Woodstock	28	13	2,325	340	$7\frac{3}{4}$ - $8\frac{1}{8}$	.....
Napanee	28	..	940	805	$8\frac{1}{8}$	.....

FOR GROCERS AND PROVISION DEALERS.

According to advices just received, the new crop of Jordan almonds is estimated at about 60 per cent. of the 1896 crop. This latter, however, was said to have been the largest on record.

Mr. G. A. Deadman, of Brussels, reports fair prospects for a good honey yield with plenty of swarms. The largest number in one day has been fifteen. He has now over 250 colonies, or upwards of 5,000,000 bees.

A despatch from Shoal Lake, Manitoba, dated last week, states that "Mr. Scott is shipping a carload of creamery butter to Bristol, England, by to-day's train. A special refrigerator car is being used for the shipment."

The Valencia raisin crop, it is said, is unusually early, and the first shipments will be made early in August. Best layers are offered from Denia at a lay down cost of 7c. in New York, but buyers do not seem to be interested.

The movement of the Brazil coffee crop at Rio and Santos, the two principal centres of the industry, continues large. It is estimated that the receipts at these two ports for the month of July will exceed 900,000 bags, being the largest ever recorded for this month in the history of the trade.

Prof. James W. Robertson, Dominion dairy and agricultural commissioner, cabled from London, England, this week, reporting that the trial shipment of dressed beef carried in cold storage chambers arrived in good condition, and was disposed of advantageously. Prof. Robertson will sail for home on August 5th.

Favorable advices are received from Smyrna about the fig crop. The weather of late has improved, and the comparatively cool and dry winds prevailing are well calculated to develop the fruit and assure the soundness of quality, about which some fears were entertained owing to the excessive rainfall of the year. The present estimates are 70,000 to 75,000 loads, against 67,000 loads in 1896.

The cattle shipments of Gordon & Ironside have now commenced