

Dairy Matters.

The farmers in the vicinity of Montreal have taken steps to form a dairy farmers' association. A meeting of the directors of the Pheasant Forks Cheese & Butter Co. (Ld.), was held last week. The contract for hauling the milk to the factory was let to Messrs. Kirk, J. Dales and Hartwell.

Life Insurance for Women.

It is regarded as a sign of the times in England, and of the progress toward the equalization of the sexes, that the life assurance offices are paying more attention to the insurance of female lives, and that this branch of their business is increasing. The married women's property act, which secures them in the enjoyment of their own property, and under which they can dispose of the sums payable at death as they please, has done a good deal to develop insurance of female lives, and the increase in the number of women who earn their own living and have gone in for an independent career without regard to matrimony has also helped the movement.

The latter class specially favor endowment policies payable either at death or a certain age. Women who have undertaken the laborious profession of nursing, for instance, look forward to a time when they will be set aside, and when a few hundred pounds may be very acceptable, and so they arrange for the payment to fall due at fifty or fifty-five years of age. Actuaries of the old school do not relish these new fangled notions, as they regard them, being a clear departure from the principle of insurance against death; but insurance against life in the years of decay, is in actual experience, quite as great a necessity. Endowment policies are a need of the age, and life offices do well to supply it. Certainly women who are their own bread-winners appreciate the system.

If the extension of insurance among ladies indicate progress toward equality, the difference in the premiums charged proves the continued existence of inequality. It is not to be supposed that insurance offices are influenced by sentiment in making a distinction, but are led to do so by the cold calculations of their actuaries. They hold that a woman's life is less certain in the married state than the man's, and this conclusion is reflected in their table premiums. The practice of the offices varies, but some charge women 5s. additional per annum for every £100 assured until they attain 50 years of age. No rebate is made for the unmarried, the assumption being that almost every healthy girl will enter the wedded state. If the number of women who go in for an independent vocation, however, increases materially it will only be fair to modify the rule, as the risks represented by the extra premium are not then run by the insured. The fact that the additional levy of 10 per cent. or so is not made after 50 is an admission that the sexes are under the same conditions when on equal terms. Indeed, the female life is really held to be the best, apart from the period of special risk.

Taking the annuity table of the Scottish Widows' Fund as an illustration, we find that the rate of annuity per cent. is slightly greater on the female life up to 34, and then falls below the male life, the assumption being that having passed that period the woman's life is the

longer, and more annual payments will have to be made by the office. A few comparative figures bring this out very clearly:

Age.	Male Life.			Female Life.		
	Annuity per cent.			Annuity per cent.		
	£	s.	d.	£	s.	d.
22	4	4	8	4	4	10
30	4	11	6	4	11	7
34	4	15	10	4	15	11
35	4	19	3	4	17	1
40	5	6	4	5	4	3
50	6	9	7	6	3	11
60	8	3	10	7	16	8
70	11	14	7	11	4	6
75	15	0	5	14	7	2

Years ago one office quoted lower rates of premium for women than men, in the belief that all through the female life was the best, but their experience was against their theory, and they gave it up. The special risks being passed, the woman's life is, however, admitted to be the best. One circumstance which weighs with the offices in the distinctions they draw is this, that the medical advisers can speak with more certainty, from various causes, as to what is or is not a good life in the case of men than of women, and this, no doubt, is taken into consideration in that leveling system of averages which actuaries delight to work out.—*Pall Mall Gazette.*

Relative Nutrition of Wheat and Barley

In some portions of Europe, barley bread is used freely by the people, but in this country it is very seldom met with. In nourishing qualities it is decidedly inferior to bread made from wheat flour. The comparative value of the two grains, physiologically considered, is as follows: the elements in bread, called the food of nutrition, that constitute to form blood and sustain the strength of the body, are gluten, albumen and casein. In wheat there are 825 parts starch, 315 parts gluten, albumen and casein, and 60 of sugar and germ. In barley, the relative proportions are 1200 parts of starch, 120 of gluten, albumen and casein, and 160 of sugar and germ. Thus wheat contains about three times the proportionate nutrition of barley.—*Philadelphia Millers' Review.*

Country vs. City Stores.

What a vivid contrast is presented when the ordinary country store, with its ill-assorted stack of merchandise and its poorly arranged business facilities, is compared with the well-kept, well-managed department store of one of the large cities. It is a curious fact that the goods handled by the general store of the country—the pioneer of commercial progress in a new land—and those handled by a large department store of the city, which, in a sense, is the capsheaf of commercial activity, are very nearly the same in range and kinds. The only difference is in methods of management, but methods of management include a great deal. Invention is always from the complex to simple, and the country store of the city represents the complex, while the department store of the city represents the simple. The essence of the difference is summed up in the single phrase, "adequate accounting." Good accounting is the corner-stone of department stores, for without it they would be impossible. The country store very commonly has a large margin of profit; the large department store of the city, on the other hand, frequently sells goods so cheap

that there is apparently no gain at all. Its chance for profit is in very small margins and large sales. Close sailing requires the best seamanship. To make money out of small profits requires the best of business management. Good business management depends upon good accounting as much as the sailing of a vessel depends upon chart and compass.—*Office.*

General Notes.

A parcel post service between Canada and Japan will shortly be initiated.

The earnings of the Canadian Pacific for the week ending May 7th were \$273,000.

It is calculated that 600 miles of railway will be constructed this season in Manitoba and the Northwest.

The liabilities of R. W. Douglas & Co., book-sellers, Toronto, who lately made an assignment, are said to have been \$25,000.

In Mark Lane, Canadian wheat is quoted higher than any other wheat in the world; 40 shillings per quarter is the price asked for it.

Swift & Co., of Chicago, are suing the Grand Trunk railway for \$100,000 for alleged breach of contract in shipments of dressed beef.

The banks of St. Paul and Minneapolis are refusing to accept Canadian coin and paper money except at a discount of twenty per cent. on coin and two per cent. on paper.

The wheat crop in some parts of Southern Dakota have been seriously damaged by a heavy wind storm accompanied by sand and dust. The farmers are getting uneasy.

Messrs. Ahearn & Sopor, of Ottawa, have a contract to construct 730 miles of wire for the Bell Telephone Co. between Ottawa and Quebec. The cost of the line will be \$35,000.

Disastrous forest fires accompanied by high winds have been doing considerable damage in Wisconsin and Minnesota last week. Fortunately they had a heavy storm, followed by rain, on Saturday and Sunday and the fires are now nearly out.

At Ottawa a return was brought down recently showing that there are now 3,113,573 acres of pasturage land under lease in the Territories on which there was paid \$18,437 as rental, \$43,618 was due the Government for arrears of such rents.

The quantity of Canadian crude oil refined during the year 1889, amounted to 692,891 barrels of 35 imperial gallons to the barrel and produced 9,714,776 gallons of refined illuminating oil which equals 225,923 barrels of refined oil of 43 gallons each.

A successful sale of Mediterranean fruit was held at Montreal last week. A large quantity of fruit was disposed of at very fair prices. Buyers representing the leading fruit markets of the United States and Western Canada were present. The returns were satisfactory to the owners and it is probable that more sales will be held shortly.

Referring to the American canneries on the Columbia river, the *Indiana Journal of Commerce* has the following: "An English syndicate is trying to buy the Columbia river salmon canneries. They have options on every cannery but three, and the entire transaction involves \$1,000,000. The affair will probably be consummated, and the salmon fisheries will be run hereafter by the syndicate."