

LIBELING CANNED GOODS.

During the warm season, when people are careless about diet—mixing clams and ice cream; watermelon and beer; lobster, green corn and musk melons—many pay the penalty of their indiscretion by an acute attack of diarrhoea, bilious colic, and other intestinal disorders. If anything has been consumed that is in the line of goods preserved in tin, or if a stray can is in sight, then the illness is promptly ascribed to poisoning from eating canned goods. Investigation of these reported cases is carried forward regularly, and in almost every instance it is found that canned goods had nothing at all to do with the reported cases.

Confirmatory of our experience in this country we have the following from the Preserved Food Section of the London Chamber of Commerce:—"It has been so much the fashion of late to attribute any ill effects following the partaking of a meal in which tinned meats or fruits have formed part of the menu, to the use of such meats, that it is re-assuring to find that what, it is to be feared, is a growing, but nevertheless groundless popular prejudice against canned foods, seems to have no better foundation than that the public will rather find in tinned foods cause for occasional poisonous symptoms than be content in no cause at all. A party of about forty persons left Harpurhey recently for Dislay, near Manchester, for the purpose of holding an annual picnic, and sat down before the end of the day to a meal consisting of salmon, chicken, beef, lamb, and, it is said, potted tongue. On their return homeward several of the party developed symptoms of poisoning, although it is satisfactory to learn all have since recovered. The landlord of the hotel at which the party put up now writes emphatically denying that the party in question were served with any tinned meats at his house, and that the goods provided were fresh, or supposed to be, and cooked under his own superintendence. Preserved foods have become an indispensable factor in the food supply of this country, and the need of them is likely to increase rather than diminish. Ordinary precautions being used, there is no more danger attaching to the use of tinned foods than fresh market foods. A striking instance of this disposition to rush to the conclusion that tinned foods are responsible for temporary illness or even death, is to be found in the case of the unfortunate Stamford street girls, for whose death the man Neill afterwards suffered. In that case the eating of tinned salmon was assumed to be the cause of death in the first instance."

DEVELOPMENT OF INDUSTRIAL INSURANCE.

Fifteen years ago—in 1878—there was only one industrial life insurance company in operation in the United States, the Prudential of Newark, then three years old. Its business during that year is not exactly ascertainable, but it appears to have written about \$2,000,000 insurance, with the same amount in force at the end of the year. The premium receipts were under \$60,000, and the losses paid something over \$11,000. Five years later we find two other companies in the industrial field, the John Hancock and the Metropolitan; both of them originally started to do an "ordinary" business, but adding thereto after a time an industrial branch, which in both cases has thriven so lustily as to become their principal business and relegate the "ordinary" department to the "branch" status. In this they differ from the Prudential, the pioneer of industrialism, which, beginning with that variety of life insurance solely, has of late years worked up a moderate "ordinary" business.

In 1883 the first quinquennium of industrial life insurance closed for both the Metropolitan and the John Hancock, and the eighth year for the Prudential. But as the growth of the latter was slow during the first three years of its existence, 1879 may be practically considered the starting point of the development of industrial life insurance in this country, all the more as the great bulk of that class of business has always remained in the control of these three corporations. A comparison of the aggregate principal items of their transactions at the end of the first and last year of this quinquennium, at end of the five-year period following it, and at end of 1892, shows that this scheme of small insurances has

"taken right hold" with the classes for whom it was designed. The figures, which for convenience of grasp we state in round numbers, and have been made up from a compilation by *The Spectator*, relate to industrial insurance alone as regards amount written and in force, but the premiums received and losses paid include also the ordinary business. Despite this non-separation in the two last-named categories, the figures will serve for purposes of broad comparison, since as was above stated the "ordinary" writings include but a very small portion of the transactions of these companies.

Year.	Amount written.	In force end of year.	Premiums received.	Losses paid.
1879	\$ 3,072,000	\$ 5,335,000	\$ 818,000	\$ 3-0,000
1883	77,017,000	86,321,000	3,277,000	1,029,000
1888	165,411,000	293,885,000	11,787,000	4,120,000
1892	249,227,000	553,186,000	22,954,000	8,422,000

The foregoing figures more eloquently attest the rapid growth of American industrial insurance, as represented by its three principal exponents, than any words could do. When it is considered that their "ordinary" business written in 1892 aggregated but \$10,516,000, and that they had but \$27,558,000 of this class at risk that year, it will easily be inferred how slight a part of the premium receipts and loss payments was involved in that branch. This is true with particular force of the premiums, which are larger in proportion in the industrial than in the ordinary branch, for the same reason that coal is sold more cheaply by the ton than by one basket. Weekly collections are obviously more costly in the aggregate than those made yearly, half-yearly or quarterly, and yet are an accommodation to the man of small means.

During the six years ending with 1892 eight new companies appeared in the industrial life field, all of them of small calibre as yet. Their aggregate contributions to the business of that year were \$27,667,000 written, about the same amount in force, \$1,399,000 premiums received, and \$465,000 claims paid. These items added to the returns of the three "giants" quoted above, give total returns for 1892 of \$276,894,000 risks written, \$582,710,000 in force, \$24,353,000 premiums received, and \$8,847,000 claims paid. For a business that has not been established twenty years these are remarkably substantial results. They are the outcome of sagacious management applied to the satisfaction of a popular need. About \$112 is the amount of the average industrial policy, which indicates that 5,203,000 of these policies were in force January 1 last. But since several policies are often written on a single life, the number of lives insured may be considerably less. Upon this view it appears that the field is far from being exhausted in a population of 65,000,000, and coming years are likely to show a further development of industrial insurance in line with the rapid progress already achieved.—*N. Y. Bulletin.*

THE LYONS SILK TRADE.

The Lyons statistics of the quantity of silk conditioned for week ending July 30th, give the total as 78,157 kilos, as against 60,686 kilos in the preceding week, and 90,196 kilos in the corresponding week last year. The holiday season is referred to as sufficient explanation of the absence of any marked change in the condition of the market; it is, however, said to be undeniable that the tone is improving. Inquiries are increasing to an extent which shows that the indifference of buyers is passing away, though the volume of business does not show actual increase. Consumption, however, continues active, and stocks in the hands of manufacturers are being rapidly used up. This is indicated by the pressure for the rapid delivery of such purchases as are made. Much greater interest is shown in the form of offers for new silk for future delivery, but such offers, though the terms show some improvement, have not yet been acceptable to holders. American buyers seem to be again coming into the market, and some large transactions in Cevennes silk for the United States at about the full prices of the day have been reported. Producers have continued resolutely firm, being apparently determined to wait patiently for the serious revival, which is not likely to be developed before September, though there have not been wanting symptoms that the new season for fabrics may open sooner than usual. Meanwhile, sales of the European silks have been few, and business in China raws has been much reduced. Canton filatures have been

perhaps the most neglected, and transactions in Japan filatures have also been insignificant. There has been some business in yellow Syrian silks in the Marseilles market. As regards the Italian markets, business at Milan has shown no noteworthy change. Inquiries are not wanting, but little business results in consequence of the lowness of the offers made, holders manifesting a degree of firmness beyond what has been expected.—*New York Journal of Commerce.*

WINDOW DRESSING.

A very pretty and unique rainbow effect display can be accomplished with dress goods. The idea is to have a combination of colors for the background of the window and a combination of colors draped over forms. The easiest way to execute it is the following: Cover the back of your show window with either black or leaden sky; bend seven hardwood strips across the back of your window in the required curves for your frame; then drape your dress goods (Henrietta, cashmere, silk or satin) over the frame; use the rainbow colors in their proper rotation—red, orange, yellow, green, blue, indigo and violet.

For the bottom of your window use your dress goods frames in two or three sizes for the same number of rows, according to the space at command; drape the frames with the dress goods you wish to display, and over each frame attach a curve, which can easiest be made of heavy cardboard, or, to be more durable, out of wire shaped into frames. Cover them in the same manner as your background frame with the rainbow shades. The matter and style of draping is left entirely to the taste of the window-dresser, but a smooth draping or small pleats should look better than a fluffy display. The curves in the background are best draped by first pinning the material to the curves, and the lengths all gathered at floor and drawn toward the centre. This trim may also be used for a combination window, by combining the patterns shown over curves in the background, as well as on the frames.—*Harry Harman in Dry Goods Bulletin.*

A "CORNER IN BUTTER."

The following appeared as a "communication" in the *New York Gazette*, Nov. 1, 1813, and shows that people then, as now, were "operators":—

"It is certain that full seven-eighths of the butter is in the hands of a company of speculators in Newburgh, and the different towns in the county of Orange. It is therefore recommended to the citizens of New York, who are to be the ultimate consumers, to suspend their purchases for the winter supply for at least one month, rather than gratify these gentlemen by giving them the moderate price of 2s. 6d. and 3s. per pound."

Many of the principal grocers, says De Voe, held meetings in relation to this subject, and resolved not to patronize these "monopolizers" and "speculators." Their indignation extended to all of Orange county, it would seem, for they recommended all grocers not to take any of the notes of the banks in the county of Orange "during the present season."

A NEW OCEAN LINER.

The "Lucania," a sister ship to the "Campania," has just made her trial trip, and the Cunard officials claim to be highly satisfied. On her preliminary trials she made twenty-five and a-half land miles an hour. The defects that have been discovered in the construction of the "Campania" were avoided in the "Lucania." Her hull is better bound together and shows none of the vibration that accompanies the working of the "Campania's" engines. The "Lucania" is so strengthened in certain parts that she is able to go at continuous full speed. Her owners believe that she will readily prove the fastest steamer afloat.

—London *Engineering* says: "The Chinese land telegraph system has been joined to the Russian system, and messages can now be sent to any part of the world from any station in China at the rate of \$2 per word, the cost of transmission across the ocean being added. The only Chinese province which cannot now be reached by telegraph is Hunan, which still remains opposed to all foreign innovations."