temptation to do more than one's duty, as trustee, or to manifest special financial skill, or to make the earning of interest paramount to absolute safety, I would adopt certain rules. Large deposits, which do not come from savings, but which are the capital of persons who have acquired wealth, should be rejected. They can invest their own funds, and they are likely to withdraw their deposits suddenly and in large sums."

On some points of common interest agreement is pretty sure to be come to.

Correspondence.

CEREALS AND FLESH FOODS.

To the Editor of the Monetary Times.

Your correspondent—Reader, in endeavoring to reach the bottom of the principle of domestic economy, strikes wide of the mark, inadvocating that people should eat only the products directly from the earth. It is quite true, that that system would require a smaller space of the earth's surface to support a given number of people, but the surface of the earth is quite large enough to furnish all its present inhabitants with the kind of food they now eat. Meat, milk, eggs &c. are only cereals, fruit and vegetables passed through an additional process, the waste being thrown back to the earth and the essence used as food. There is no doubt that a variety is good for human beings, and why should the variety not be in kind as well as in degree? Exceptional cases of better health may be quoted of Vegetarians, which may arise from other causes, such as greater care or regularity, but the people of nations whose diet is wholly or chiefly vegetables are inferior, mentally and physically to those who use partially, animal food.

If we except the Bible as of Divine origin, it shows the will of a Superior Being that man should eat animal food, for there is not only the permission, but the direction as to what animals should be eaten. Or if we accept the Bible as only a guide for moral and physical development (and no one can deny its wisdom in that respect) then we have still a good authority for continuing the use of animal food.

It may be stated that entirely vegetable food is preferred, is in fact a necessity to certain animals to maintain their existence, but on the other hand, animal food is absolutely necessary for other species to live and perpetuate their kind.

While directing attention to the preparation of vegetable matter in better form and greater variety may do much good, the advocacy of vegetarian diet exclusively, is sure to be abortive.

If we were to pursue the economical aspect to its logical conclusion, and discard all endeavor to please ourselves or others, and merely maintain an existence, our clothes, houses, ships, railroads, pictures, and ornaments are useless, for we could have huts or caves to live in, and cloth without shape or pattern to protect us from the elements.

Common Sense.

O-U-GH !

To the Editor of The Monetary Times:

You made hwat apears to me a good point in your last week's issue, hwen, in refering to my method of "speling as I speek;" you sed I shoud, to be consistent, alter the last silable of my name to "ow," or "off." I am glad to find you so ardent an advocate of fonetik speling. You ar, indeed, more radical than the most radical fonologists,—for the fonetic reformers do not advocate any changes in the speling of proper names—persons and places—until the fonetic method prevails in ordinary words. This, I fear wil be the somehwat distant future; and hence I do not see hwy I shoud be cald upon to sacrifise hwat mice be termed my "euphonious queue" before people with simpler names, make the more practical chanjes askt by speling reformers.

I am wiling, however, to make the alteration you sujjest, on this one condition: that you, or some other etimolojist, wil tel me hwat shoud be the new ending of the name aforesed. This is a fair condishun, for you, as an etimologist, claim to be able to define, from the speling of a word, its derivation, meaning, and pronunciashun. Now take this word: "Ben-gough." The first silable we may pas; but hwat shal we do with the second? Shall we make it *go-off*,—or *gow*, like *plough*,—or *go*—(long), like *though*,—or *guff*, like *tough*,—or *goo*, like *slough*,—(pronounct like *slew*),—or the Scotch sound of *enough*, (*eneuch*.) The speling, you see, must accord with the sound, or it wil not be fonetic; but hwat is the sound? I confes I don't kno hwat it shoud be. I pronounce it like Ben-goff; but others—hoo ar etimologists, and therefore, perhaps, beter judjes, call it Ben-goo, and Bing-gee, and Pink-eye!

I have given you a hard conundrum, but you mustn't blame me for a natural anxiety to hav the opinion of an editorial etimologist on this variable name I am forst to cal my own. I hav heard of a man named "Ough." It is sed he is cald simply Mr. "O." This is simple enuf, surely, but you mustn't folo this rule in deciding on my name, or I wil confront you with another and a biger man cald John B. Goff, hoo spels his name precisely like Mr. O., merely prefixing a hard "G."

In anxious suspens, I remain,

your sufering reeder,

Thos. Bengough.

Toronto, Aug. 22, 1882.

[Perhaps amongst our numerous readers there is some person, in the capacity of Etymologist, qualified to speak on this matter. We lay no claim to the title which Mr. Bengough bestows upon us. Seriously speaking, we are of opinion that the owner of the name is the only proper authority for its pronunciation. If Mr. Bengough calls it "Bengoff," this should be regarded as the accredited pronunciation. Some ill informed persons would address the talented ex-principal of Upper Canada College as Mr. Cock-burn, whereas that gentleman is known only as Mr. Coburn (his own pronunciation); of course if Mr. Bengough's brother George, prefers "Binggee," and the cartoonist Mr. J. W., for euphony would much rather have it "Pink eye," why then the family must fight it out amongst themselves and establish an authentic pronunciation. However we presume that "Bengoff" is their unanimous choice, and "Bengoff let it be. How would it do to submit the subject to the coming convention for discussion?]

ATTEMPT TO DEFRAUD A LIFE INSURANCE COMPANY.

The South Australian newspapers for April contain reports of the trials in progress that month of a number of persons most of them of excellent position in the community, charged with banding together to swindle certain Australian life insurance companies. The accused were James Barker, a confidential and trusted agent of the leading company of the country, the Australian Mutual Provident, Drs Morrison and Horton, reputable medical practitioners, William Hicks, medical student, William Forsyth, described as an "agent" and one Otto Aloys Du Barry. The original conspirators were Barker, Horton, Hicks and Forsyth. They formed themselves into a regular association to rob the insurance companies. Each contributed an equal sum for expenses, each had his particular part in the game to play, and collectively they had regular meetings, which they facetiously termed "board meetings," at which they arranged for matters as they progressed. The scene of their operations was first at Adelaide, but it was subsequently changed to Melbourne. They began by procuring insurance on the life of David Weatherhead for £3,000 in the Australian Mutual Provident, of Sydney, £5,000 in the Australian Alliance, of Melbourne, and £1,000 in the Colonial Mutual, of Melbourne. Weatherhead was an invalid in the last stages of consumption. He was so weak that "he could not get in or out of a cab without assistance." "He could not walk or stand and had to be washed and dressed by others." Besides this he was a person in destitute circumstances, having been reduced to that condition by continued ailment. For a considerable period, when actually out of hospital, he was supported by the conspirators. "His clothes were shabby and he had a new rig out, which was paid for by Barker."

It was this person who signed the application for insurance. Dr. Horton gave the medical certificate of physical soundness. Barker, as agent, made a report that he had known Weatherhead for six years, that his health was good, and that he was a fit subject for insurance. Another "friend" was induced to certify the same The conspirators, after having obtained the policies, were careful to keep the dying man out of sight. He was secretly removed to Melbourne. The plan was to ship him to England, Hicks taking charge of him. It was expected that he would die on the voyage, and that the captain could be bribed for £100 to certify that he had died of dysentery. He was not however able to leave his bed at Melbourne and finally died, watched by Hicks, four months after the insurances had been effected.

The glad tidings were telegraphed by Hicks to his fellow conspirators. They wired funds for the burial expences and there were a good many telegrams that passed between all the parties. A conference was held at Melbourne, and steps taken to obtain the first policy money from the Australian Mutual Provident. Declarations as to the identity of Weatherhead, with the necessary medical and legal certificates were duly prepared. Forsyth, as the assignee of the policy applied for payment. To his astonishment, he met with a refusal. Suspecting instantly that the scheme had miscarried, he had just time to make his escape to parts unknown. Barker and Hicks and Drs. Horton and Morrison were arrested. Hicks betrayed his fellows by turning "Queen's evidence," and the remaining rascals were brought to trial at Adelaide on April 18.

The most extraordinary thing about this "Romance of Crime," as the Australian newspapers call it, is the way the wickedness was found out. After the death of Weatherhead, while the telegraphing was going on vigorously and hilariously among the conspirators, Hicks carelessly threw the telegrams he had received upon the floor of his lodgings. In one of these tell-tale despatches he was advised by Barker, as a matter of security, to seek other quarters. An inquisitive landlady, one Mrs. Littlewood, gathering the litter for removal, first satisfied her natural curiosity by examining it. Her indignation was excited by the prospect of losing her lodger. She at once suspected that one who could be so base as to contemplate such a course must be up to some mischief. She put the telegraphic matter together wormed out the secret from it, took it to Mr. Main, the manager of the Melbourne branch of the Australian Mutual, and placed it in his possession, first stipulating, ingenious old soul, that she should have £50 reward for her services.

Trials were had of each of the three cases in the supreme court at Adelaide, before Justice Boucaut, beginning April 18 and ending April 28. Hicks was the chief witness against the conspirators, but there was much corroborative testimony. Forsyth did not appear. DuBarry was discharged. Dr. Morrison was found guilty but recommended to mercy. Dr. Horton and Barker were found guilty. Before sentence was pronounced, Barker asked for leniency on account of his family. He said that he had been drawn into the matter by Hicks and thought that he was doing no harm as long as the doctors passed the applicant. Dr. Horton said he had thrown Hicks out of a window for making a rascally proposal to him and Hicks had sworn his ruin. Dr. Morrison said that he was entirely innocent. The conclusion of the varied and exciting drama was as follows:

His honor, addressing Barker, commented upon the enormity of the offence of which he had been found guilty. The jury could not have arrived at any other decision in regard to him. His sentence would be two years hard labor, cumulative on each offence. As to Horton his Honor said he had no doubt as to the propriety of the jury's decision. He had degraded a great and noble profession, and his punishment would be two years had labor. The recommendation to mercy would have weight with him in Morrison's case. He had been prompted by a most wicked man. His sentence would be twelve months hard labor. The prisoners on receiving sentence were painfully affected.

—To show what kind of pay the "working man" can earn in Winnipeg, we give below the statement of the *Free Press* as to the current rates of wages per day in that city: Carpenters, \$2.50 to \$3.00; bricklayers, \$3.00 to \$4.00; stonecutters, \$4.00 to \$5.00; machinists, moulders, \$3.50; shoemakers, \$2.50 to \$3.00, blacksmiths, \$3.00; tailors, \$2.50 to \$3.00; cooks, per month, \$25.00 to \$30.00; general servants, per month, \$20.00; farm laborers (with board) per month, \$40.00; railway laborers, per day, \$2.25.