

view the commercial situation not only in Canada, but in the United States and Great Britain."

It would be unfair to Mr. Hague to have his views presented through the spectacles of a pessimist, and those who have been misled will do well to read his speech for themselves: That gentleman, it is known, has never been mealy-mouthed when unpleasant truths had to be spoken upon business matters. And, as we showed last week, he finds much in the business situation of to-day amongst us which might be improved. Yet that does not prevent his using the following language: "With this exception, viz: the prevalence of unreasonable credit, the wholesale trade, in every part of the country, is generally in a fairly sound condition; and if the harvest turns out as good as it promises, and our export of sawn lumber is maintained, the trade may look forward to a prosperous year."

#### WANTED—GOOD CLERKS.

The letter of "A Young Clerk" has appeared in our columns, and he states his case pretty well, although a little slangily. In relation to one point we should like to make a remark or two. This is, that clerks are found fault with sometimes for not being tidy, as well as reprimanded for a lack of politeness, when, he contends, they are unable, from their surroundings, to be always tidy, and "get mighty poor encouragement from some customers to be polite" or from some employers to "look like a gentleman."

Now, having gone through the mill ourselves, we know that the position of the average clerk in a country store, is not a white-kid glove and patent leather style of existence. A man, or a boy, who has to weigh out cut nails and count eggs, draw coal oil and cut cheese, measure rope for a sailor, and then cordwood from the farmer, all within half an hour, can scarcely have the fingers of a dry-goods dude. Handling bar iron or white lead, packing lamp-chimneys or unpacking maple-sugar, buying live fish, or selling dead fowls, is not the daintiest preparation of one's hands for selling muslin insertion, or stretching a lady's milk-white kids. And no reasonable man—shall we say even no unreasonable woman, since our correspondent hints that there are such people—expects the country clerk to be always in apple-pie order. As the naughty *Merchants' Review* puts it, writing on this very subject: "A man who scoops up butter with his fingers one minute and dishes out oatmeal the next, and then claws over brown sugar, potatoes, rotten apples and molasses, and has no chance for further preparation for hand shaking than to wipe his hands on the seat of his pants, has not much margin for style."

And yet we venture to assert, in defiance of that racy journal, which declares that the grocery business is not the place to look for "tone," it is possible for a clerk, nearly always, "to speak in tones as soft as those of a confidence man and in terms as classic as a divinity student." That is, provided he is a model clerk. We shall be glad to hear from some more clerks, and from their employers, on the question of good, or even

bad clerks. Out of the experience of so numerous a class as either must be, it should be easy to derive lessons which may be serviceable to both, as well as instructive to the general reader.

#### TOTAL ABSTINENCE AND LIFE INSURANCE.

An attempt is to be made in Canada to test the question whether teetotallers do not live longer than those who drink intoxicants. This test takes the shape of a life assurance company for which a charter was obtained at the last session of the Dominion Parliament, under the name of The Temperance and General Life Assurance Company. The guarantee capital of the proposed Company is placed at \$100,000 with power to increase, and upon its provisional board are some very respectable names, mostly pronounced abstainers. Indeed, the charter provides that a majority of the directors shall be total abstainers, as is appropriate.

As we have shown in previous articles in this journal during the past three or four years, there is clear experimental proof that in point of longevity, selected teetotal lives are better than the same number of selected lives of persons who use intoxicants in what is called moderation. Persons selected by physicians with the greatest care as possessing good sound constitutions, physical soundness and sobriety are often affected in after life by the use of intoxicants nearly if not altogether, as much as by hereditary diseases. The danger to be apprehended in such cases is not so much the direct result of drinking as the predisposition to disease caused by intoxicating drinks and the waste of the vital powers caused by their use, which impairs their ability to cope with the disease or rally from its effects. The President of the Connecticut Mutual Life made at a public meeting about 18 months ago, the following statement regarding circumstances that had come under his own observation which is worthy the consideration of all Life Insurance Companies.

"In one of our largest cities, containing a great population of beer drinkers, I had occasion to note the per centage of deaths among a large group of persons whose habits in their own eyes and in those of their friends and physicians were temperate, but they were habitual users of beer. When the observation began they were upon the average, something under middle age and they were, of course selected lives. For two or three years there was nothing very remarkable to be noted among this group. Presently death began to strike it; and until it had dwindled to a fraction of its original proportions the mortality in it was astounding in extent, and still more remarkable in the manifest identity of cause and mode. There was no mistaking it, the history was almost invariable: robust, apparent health, full muscles, a fair outside, increasing weight, florid faces, then a touch of cold or a sniff of malaria and instantly some acute disease with, almost invariably, typhoid symptoms, was in violent action, and ten days or less ended it. It was as if one's system had been kept fair outside, while within it was eaten to a shell, and at the first touch of disease there was an utter collapse. Every fibre was poisoned and weak. And this in its main features, varying of course in degree, has been my observation in heavy beer drinking everywhere. It is peculiarly deceptive at first; it is thoroughly destructive at last."

The experience of the United Kingdom Temperance and General Provident Institution, and other Life Insurance Companies keeping separate accounts for total abstainers, and non-

abstainers affords the most convincing proof of the above statement of the President of the Connecticut Mutual Life, as will be seen from the following statistical table. The first three lines represent periods of five years each, the last line, two years.

	Temperance Section.			General Section.		
	Expected claims.	Actual claims.	per cent.	Expected claims.	Actual claims.	per cent.
1866-70 ..	549	411	75	1,008	944	94
1871-75 ..	723	511	70	1,268	1,330	105
1876-80 ..	933	651	70	1,485	1,480	100
1881-82 ..	439	288	66	647	585	90
17 years	2,644	1,861	70	4,408	4,339	98

It will be seen from the above that the actual deaths in the Temperance section are about thirty per cent. under the expectancy, while in the General section the deaths are nearly ninety-eight per cent. There is much in these figures to encourage total abstainers who wish to have insurance in a "teetotal" group, and with good management the advantages above shown ought to be obtained. Separate accounts have to be kept, in terms of the Charter, of the receipts and expenditure of the different sections—each section paying its proper proportion of expenses. The Company has also power to establish a section on the principle of non-participation in profits.

#### INSURANCE NOTES.

We understand that there have been some lively times at the Toronto Board of Fire Underwriters of late. It had been noticed that for the past few years the insurances on grain in city storehouses and elevators were not so equally distributed among the several Insurance Companies as formerly. The agents who lost their accustomed share became clamorous to know the cause. It was generally supposed and believed that the agents of those Companies who were fortunate in securing this class of insurance, must, in order to do so, give substantial consideration therefor to grain dealers by way of rebates. In October last the Companies held several meetings to devise a plan by which the reprehensible practice of dividing commission with the assured might be stopped. It was agreed that each Company should name a person responsible for placing grain risks, and that it should be open for an agent of any Company to make a charge against such person when suspected of any infraction of the rules. A person so charged, would, if required to do so, have to make a solemn declaration that he had in no way transgressed the rules of the Board. All those against whom charges were then preferred, made the required declaration, we believe, except three. One of these admitted his having violated the rules, and was fined, another had his agency cancelled, and the third case, we understand, is not yet disposed of. One thing appears certain, that the Companies are loyal to the tariff, and that infractions of the rules are not traceable to the Companies, but to their agents. It is a pity that such a thing should be done by an agent, after he has subscribed his name to a code of rules which he agrees to observe. The insurance atmosphere will be perceptibly cleared by the thorough investigation that has taken place.

Captain Harold Engelbach, manager and actuary of the National Assurance Company, of Ireland, is on this side of the Atlantic, visiting the principal business centres in the interests of his Company, which has been successfully established here. He has made pilgrimages to various cities in the Dominion, from Winnipeg in the West to Quebec in the