look," and did not come home to the feelings of either insurants or the companies. But a year or two has passed, with more disastrous fires, and incendiarism has been shown to be still more rife. Perhaps *now* insurers may think there is something in the proposal, and perhaps they may conclude that since wondering and grieving, or starting and swearing have no effect in stopping the fire-waste, they may set to work and do something of the kind.

The New York journal already quoted declares that as a rule the local authorities in the United States take no interest whatever in finding out a fire-bug. Not only this, but they are often too lazy or inefficient to take proper action when the underwriters have secured the necessary evidence. People should get cured of the pestilent error of supposing that because a burned property is insured the loss falls upon some insurance company, and therefore nobody outside the company need care. No one should rest under such a belief. A thousand insurers are contributing to that loss, by means of the premiums they pay every year. It is their premiums that enable fire insurance companies to pay losses. The capital alone of stockholders would not do it.

HAVE YOU PAID YOUR PREMIUM?

It is not without reason that the authorities of the North American Life Assurance Company have caused to be printed at the top of successive pages of their memorandum books the suggestive query, "Have you paid your premium?" Doubtless this company finds, as does many another, that negligence in the regular payment of premium often lands the family of a policyholder in distress, after his death. This payment should be a man's first consideration when making his financial arrangements at the close of a year. It is as important as making a will—often more so, for many a man has no estate to leave —and it ought to be attended to "as sure as rent or taxes." Let every man pay his debts if he has been obliged to incur any; let him pay the doctor, the grocer, the baker, the milkman, if he can; but let him borrow at the bank and go without a new coat rather than leave his insurance premium unpaid for an hour after it is due. Self-denial in petty expenditure for such a purpose is as praiseworthy as stinting one's self to pay church dues, and to pay these is, by many, esteemed the most essential of duties. "The charities that soothe and heal and bless," as represented by church work, ought not to be, to a man with a dependent family, any more sacred than provision by life insurance for wife and little ones who have nothing else to depend on.

A BUSINESS MAN'S HEALTH.

There are some business men we know who would be the better of reading and acting upon the advice on matters of health which is printed below. Probably there are many whose first acquaintance with the fact that their brains or bodies are not made for perpetual and unchanging action, is made by means of a serious illness. Our readers will do well to ponder the following, which originated, we believe, in the *Chicago Medical Times*. It is a good scrap to cut out and paste where it can be seen every day:

The true secret of health and long life lies in very simple things:

Don't worry.

Don't hurry. "Too swift arrives as tardy as too slow."

Don't overeat. Don't starve. "Let your moderation be known to all men."

"Simplify! Simplify! Simplify!"

Court the fresh air day and night. "O, if you knew what was in the air!"

Sleep and rest abundantly. Sleep is nature's benediction.

Spend less nervous energy each day than you make.

Be cheerful. "A light heart lives long."

"Work like a man; but don't be worked to death."

Avoid passion and excitement. A moment's anger may be fatal.

Associate with healthy people. Health is contagious as well as disease.

Don't carry the whole world on your shoulders, far less the universe. Trust the eternal.

Never despair. "Lost hope is a fatal disease."

QUEBEC BOARD OF TRADE.

The annual meeting of the Quebec Board of Trade was held on the 19th inst. The president, Victor Chauteauvert, M.P.P., delivered an interesting and exhaustive address. Among the most important subjects treated were those concerning the Ministerial conference with Quebec merchants about tariff reforms, the new Provincial taxes, the contraband whiskey business, and the report of the action taken by the council on a draft insolvency bill submitted to them, urging a clause providing for deeds of composition and discharge for protection of insolvents, and declaring void payments made by parties unable to meet their engagements within 60 days of their insolvency. Reference was also made to the representations of the Board to the Federal Government asking for a fast Atlantic steamship service, to the new harbor works, the question of harbor dues, hides and leather inspection, a pier at Father Point, cable between Anticosti and Belle Isle, quarantine matters and the necessity for a longer wharf at Grosse Isle, or of a change in the location of the station. The winter navigation of the St. Lawrence was considered. Other questions treated were those of Canadian cheese, the Quebec and Parry Sound Railway, the interviews with the Quebec Ship Laborers' Benevolent Society, which the president regrets have produced no practical and hopeful results whatever, though conducted by both sides with desirable courtesy; the adulteration of lard with cotton seed oil, the International Exhibition at Antwerp, and postal matters. In connection with the subject of trade with Cape Colony, South Africa, it was urged that as a practical step towards opening up trade relations between Canada and the Colony, a young, active and enterprising commercial agent should be delegated to Cape Town or Port Elizabeth, as general agent for every line of Quebec trade and manufactures. This step, the president said, would no doubt be taken if merchants and manufacturers were assured that a steam service would be subsidized by the Government between Canada and South Africa. A description of the new grain elevator at the port of Quebec was then given. It is 100 x 60 feet, 135 feet in height and has a storage capacity of 250,000 bushels. Mr. Chauteauvert said that there was not a single firm in Quebec in the grain export business, but that there was plenty of capital in the city that might find profitable employment in this way. There is already talk of forming a syndicate to export grain from that port during the coming season. The president also dwelt at some length upon the action taken by the board in the matter of the river police, and made a reference to the advantages expected from the opening of the new hotel, Le Chateau Frontenac. The officers elected were as follows:

President—Thos. Brodie.

1st vice-president—Ed. B. Garneau.

2nd vice-president—S. S. Bennett.

Treasurer—Joseph Winfield.

Council—Messrs. Chauteauvert, Berlinguet, Dobell, R. Turner, Geo. Tanguay, Poitras, Dupre, Dupuis, N. Garneau, J. E. Martineau, E. T. Nesbitt and Chas. E. Roy.

WESTERN ONTARIO TRAVELLERS' ASSOCIATION.

In an issue of two weeks ago we gave a report of the annual meeting of the Dominion Travellers' Association at Montreal. It was full of excitement and storm; but no less exciting, and scarcely less stormy, was the meeting of the Western Ontario Travellers in London last Saturday. The president, Mr. R. C. Struthers, occupied the chair, and there was a large attendance of members. A motion was made that Mr. John Overell be appointed returning officer. This brought forth the first division, for Mr. Lassie moved in amendment that the two scrutineers, Messrs. Frank Jewell and Bert McDonald, who acted on behalf of the presidential candidates, should choose this official. The amendment was carried. The secretaries retired, and shortly afterwards, amid applause, announced that they had chosen Mr. Overell.

In moving the adoption of the annual report, the president congratulated the association upon the thoroughly satisfactory condition in which its affairs stood. The membership had, during the year, been somewhat reduced, but this, the president said, was due to "arbitrary action of the railways with regard to the qualifications for travelling privileges.' However, the reduction had not been so large as was at first threatened, and the president held out hopes that the railways might be induced to modify their objections sufficiently to allow the association to "embrace all those persons, especially old members who are *bona fide*, travelling in connection with the wholesale and manufacturing interests, even if they do not travel the full four months and otherwise.'

The report showed that the roll of membership now stands as follows: Travelling members, 875; associate members, 46; total, 921. Mortuary benefits amounting to $3,300 had been paid out. Disabling accidents had occurred during the year involving a probable cost of about $500. The reserve fund of the association now amounts to $27,088.34, a gain for the year of $4,603.20. The receipts for the year amounted to $14,935.79; disbursements, $5,949.21: balance, $8,986.58. The assets were $27,322.73; liabilities, $234.39; balance of assets over liabilities, thus, $27,088.34.

A special committee had prepared a complete revision of the constitution, covering the objects of the association, the name and location, membership, officers, directors, etc. But Mr. A. S. Tassie had prepared a large number of amendments to the constitution as revised, and as a two-thirds vote was necessary to carry either a by-law or an amend-