

CORNELIUS VANDERBILT.

Cornelius Vanderbilt was the second child and eldest son of the late William H. Vanderbilt, and grandson of Commodore Cornelius Vanderbilt, the founder of the family fortune.

During his life on the farm he formed simple habits, which he never abandoned, notwithstanding the elegance of his New York home and the multitude of comforts which wealth could purchase. He loved the simplicity of country life, and that simplicity was always an element in his characteristic which endeared him to the hearts of all with whom he was associated. He left school at the age of sixteen years, securing a place as messenger in the Shoe and Leather Bank, New York. There he worked faithfully, making a good reputation, and gaining the great confidence of his employers. One day the bank president, being in the office of Commodore Vanderbilt, remarked that one of the latter's grandsons was in his employ. The story of what followed is here given: "Which one?" asked the Commodore.

He was told, and replied:

"Tell him to come and see me this afternoon, please."

Cornelius did as requested, and the Commodore questioned him severely as to why he left school, and why he had not come to him for a place.

"Because I did not want to ask you for anything," was the manly reply. This so pleased the Commodore that he made a codicil to his will a few days later and left \$1,000,000 to his independent grandson.

Other details of his life have been summarized, as follows:

Cornelius left the Shoe and Leather Bank to go into the employ of Kissam Brothers, bankers, and not long afterward his grandfather asked him to work for the New York Central and connecting roads. The young man was making \$60 a month and declined to leave his place unless he got more money. He was given \$65, and accepted it. He had then just passed 21 years. The first place he was given was that of assistant treasurer of the New York and Harlem Railroad. In 1867, three years later, he became treasurer.

In 1877 the Commodore died. In that year Cornelius became vice-president of the Harlem Railroad, and first vice-president of the New York Central. When William H. retired from the active management of the family railroad properties, in 1883, Cornelius became chairman of the board of directors of the New York Central and Michigan Central railroads, and president of the Canadian Southern road. From that time until failing health admonished him that he must pursue a less strenuous business life, he was practically at the head of the Vanderbilt railroad system. He became the actual head in 1885, when his father died. He kept in touch with all the details of the immense business, and until stricken with serious illness was a member of twenty-four boards of directors of railroads and other corporations. He has been gradually withdrawing from the active control of many of his interests, turning them over to trusted agents.—New Haven Leader.

BRITISH MARKETS.

Messrs. Gillespie & Co.'s Prices Current, dated Liverpool, September 8th, 1899, says:

Sugar.—Raw is quiet at the close, but the recent advance is maintained. Refined is again dearer since our last month's report.

Rice continues firm at full prices.

Chemicals show a general improvement in prices. Epsom salts are dearer at 4s. 3d. to 4s. 6d. per cwt., and borax is moving up at 15s. 6d. to 16s. 6d. per cwt.

Oils are also firm, and generally dearer;

Olive, £31 10s. to £32 10s. per tun for good ordinary quality. Palm is quoted at £23 to £23 10s. per tun for bonny.

Freights continue to favor shippers.

Groceries or chemicals, Montreal, 5s. to 7s. 6d.; Toronto, 15s. to 20s.; Hamilton, 15s. to 20s.; London, 15s. to 20s.; Kingston, 15s. to 20s.; Halifax, N.S., and St. John, N.B., 10s. to 15s.

MANITOBA CROP FIGURES.

According to a bulletin, issued by the Manitoba Department of Agriculture and Immigration, under date 22nd August, the crops of that province gave a yield represented by the following figures:

	Area in Crop.	Total Yield, Bushels.
Wheat	1,629,995	33,504,766
Oats	575,136	23,003,126
Barley	182,912	5,532,972
Flax	21,780	206,208
Rye	3,217	65,626
Peas	1,366	26,637

Total

2,414,406 62,429,335

We gather from the above that the yield of wheat, per acre, which in the south-central district of the province reached 22 bushels per acre, was over the whole area 20.55 bushels on an average. Oats yielded an average of 40; barley of 30.25; flax, 13.6; rye, 20.4; peas, 19.5.

The yield of both prairie hay and cultivated grasses was greatest in the north-west part of the province; there it exceeded two tons per acre in each case, but the average of the province was 1.8 ton for the prairie hay and 1.86 for cultivated grasses.

To the 2,414,406 acres under crop, as above stated, there is shortly to be added 151,490 acres, which in August were being broken to the plough. While the yield of wheat from individual fields has this year been as high as 35 and even 40 bushels per acre, the average all over the province was 20.55.

THE FAT MAN IN ACCIDENT INSURANCE.

What sort of an accident risk is a fat man? Is he more hazardous than the thin man? Is he as good as the tall man, the short man, the scrawny man, he with the bicycle face, or the fellow with the wash-board diaphragm? The advantage, or disadvantage, of a corpulent gentleman in the eye of the medical examiner for accident insurance was expounded by Dr. F. F. Laird, a well-known medical man of Utica, N.Y., who read a paper at the meeting of the International Association of Accident Underwriters on this quaint subject: "The Fat Man in Accident Insurance." As is known, the life insurance companies make use of an established table with a standard relation between height and weight and the rates of variation consistent with good health. This relation is summarized, as follows: "As a rule, it may be laid down that an adult male, in good health, sixty-six inches in stature, ought to weigh 140 pounds avoirdupois. And for every inch above or below this height five pounds should be added or subtracted." As any applicant, whose weight exceeds that found in the maximum weight column is ordinarily rejected by the old-line companies, Dr. Laird maintains that every accident company should regard overweight as an extra hazardous risk. He then gives his reasons for declaring fat men "dangerous" as life insurance risks. They are medically technical and about as follows: The grand factors in the causation of obesity, are overeating and deficient exercise, acting either singly or more often in combination. In short, the fat man starts off as an insurance risk with small

lungs (poor oxidation), weak heart (imperfect circulation), and a big stomach (overfeeding). Take these facts in connection with the excessive deposit of fat in various tissues of the body, and we can readily decipher the danger to the fat man. Forming a thick cushion under the skin, the non-conductor of fat interferes with heat radiation and the normal heat-regulating mechanism of the body, hence the easy chilling of the surface and the proneness to catarrh of the respiratory and alimentary mucous membranes. This man "catches cold," develops a bronchial pneumonia, and his naturally weak heart is overtaxed and sudden death ensues. Remember, too, that alcoholic drinks often play a prominent part in the causation of obesity.

And yet, our fat brother has no difficulty in getting all the accident insurance he wants.—Insurance Herald.

WHERE A SMUGGLER SLIPPED UP.

How the simplest word or act may upset a train of circumstances, however skillfully laid out, is shown by the following story from a Sarnia newspaper, referring to a case of smuggling goods into the United States:

Ex-Alderman John Ritter, of Chicago, was arrested on a Grand Trunk train between Port Huron and Detroit on September 13th, by United States customs officials, charged with smuggling a large quantity of valuable silks into the United States from Canada. Ritter, who conducts a large clothing and furnishings house in Chicago, arrived in Sarnia last Thursday night with a large consignment of goods for Chicago. All the cloths and bolts of dress-goods and fine silk tapestries were duly entered at Port Huron, Michigan, Custom's House, and the ex-alderman was almost past detection when there was a delay of trains, and an unexpected transfer of baggage on the Michigan side of the river.

A porter picked up a bundle of silk quilts, which Ritter had entered as "personal belongings," and astonished at their weight, remarked aloud, that "these are kinder heavy for silk bedding." Special Officer Buzell heard the remark, and seeing a clue to a possible smuggler, jumped on the train as it was pulling out. Once started, the officer entered the baggage car and searched the "heavy" quilts. They were genuine bedding, but instead of being stuffed with cotton, were found to be filled with high-priced silk vestings bought in Canada.

Ritter, on arrival in Detroit, was placed under arrest, on a charge of smuggling. He was released on \$2,000 bond to appear before the grand jury when wanted.

IT IS TENACIOUS.

Nothing in the world is more tenacious than newspaper circulation. An old newspaper seldom loses its circulation through competition. If others get circulation, it is usually not at the expense of an old newspaper, but at the expense of the reading public. If they get business, it is not at the expense of an old established paper's rates, but at the expense of business men, who pay twice, or something like it, for the same thing, that is for the same or almost the same circulation.—Quebec Daily Telegraph.

—A cablegram of Friday last from St. Thomas, received at St. Kitts, from the Island of Anguilla, one of the British West India Islands, Leeward group, says that a hurricane during the night of September 8th destroyed 200 houses and rendered 800 people homeless. There was considerable loss of property and similar damage at St. Martin.