

"INSPECTION, SELECTION AND PROTECTION."

O, the process of inspection as a basis of selection is a very useful section of the underwriter's work; it encourages protection, fosters wholesome introspection—not a fault escapes detection, if surveyors do not shirk.

"Have you automatic sprinklers, do your rats and mice wear tinklers, is there any wood or brick within the walls you call your own? Is your building fireproof or, are there cats upon the roof or, are your chimneys terra cotta or cement or merely stone?"

"Have you ever had a fire, is the hour drawing nigher when you hope a rousing blaze will come and set you on your feet? Did you vote for Low or Tracy, or did Croker's wiles embrace ye, or if Paddy'd only got in, would your joy have been complete?"

"Does your wife the banjo torture, is your little boy a scorcher, are there wheels upon your porch, or, do you keep them in your head? Do you dream of wondrous riches; do you feel within your breeches that you'll be a multi-millionaire some day before your dead?"

"Is your ash barrel made of metal; do you pretty often settle your little bills for milk and groceries, and all your household debts? Do you promise, if you burn out, you will all the proceeds turn out, to pay up what you owe, including fool election bets?"

"Are your water pipes in order; are you sometimes on the border of suspecting that your 'hose' is worn by daughter, wife or maid? Do you use benzine for scrubbing, or gasoline for rubbing? Are your flues so built that they will stand 900 in the shade?"

"If you this interrogation answer without hesitation, the rest of your shortcomings we vouch may be endured; your rate will not be high, sir; your bill will come quite spy, sir; see you later by and by, sir—good day, you're now insured!"—*Prose Poet of the Insurance Age.*

SERMON FOR THE UNINSURED.

Satan is a shrewd scoundrel and a diplomat of high degree. Talleyrand, who couldn't hold a tallow candle to him, and Niccolo Machiavelli, who was candor in the concrete when compared with Mephisto, were two of his aptest students. The flagrant tricks the devil plays upon susceptible mankind are not so fragrant, but as thick "as Autumnal leaves that strow the brooks in Vallombrosa, where th' Etrurian shades high over-arch'd imbower." The disguises adopted by the practitioner from Hades are nothing in number or picturesqueness when "neck and neck" with those of Vidocq, Sherlock Holmes, or even Tom Byrnes. In fact, the devil—the modern devil, the "new" devil, is always a gentleman "on the side," clothed in black, *au fait* swallow tail and so on, and frequently sports a white necktie. He never shows up in these times with the regulation vermilion suit, skull cap, horns, cloven feet and arrow-tipped rear appendage.

As we have said, he is a diplomat, and some of his finest work is put in upon husbands and fathers who carry neither life nor accident insurance. When the agent meets with a particularly obstinate man who is as full of excuses for not insuring as Satan is of devices to keep him from it, the agent may not realize that he is really up against the proprietor and manager of Tartarus. But he is.

When a man who is in good health, having a wife and children dependent upon him and having no property, refuses the proffers daily made him to insure his life for their benefit, he is possessed of a devil; and the agent is not talking to the man at all. Prince Pluto is bossing the job. To induce a man to make no provision for his family after his death, and to supply him with ample specious excuses for the refusal, so that the wife and children may face misery and poverty, and, perhaps, be led into crime, is one of those long-headed and subtle manoeuvres for which the party from below has a world-wide reputation.—*The Aetna.*

THE LAKES AND THE ST. LAWRENCE.

The Canadian Minister of Public Works has been West, and informed himself upon the carrying trade of the great lakes, and the enormous vessels engaged in it. He writes to his paper and tells the people of Montreal that they must prepare their port so that the largest

steamers may get there and load their cargoes cheaply, and they will be sure to have an immense traffic by the St. Lawrence route. He has learned that the powerful steamer "Amazon" arrived on 1st Dec. at Buffalo with 205,000 bushels of wheat, which had been brought from Fort William. "I need not tell you," says Mr. Tarte, "that this grain comes from Manitoba. If the Welland Canal was deepened, or if the Parry Sound Railway found at Montreal that accommodation which should have been prepared long ago, this Canadian grain would have been taken to the markets of Europe by the Canadian route."

Lest any one may think the "Amazon" an exception, we append a list of other great steamers and barges plying from Lakes Superior and Michigan to Lake Erie:

Recently there arrived at Buffalo a fleet of grain boats, which for individual and aggregate carrying capacity have never been equalled on fresh water. When the Bessemer steamer "George Stephenson," with her 323,250 bushels of oats, the largest quantity of grain ever afloat in one vessel on the lakes, was added to the fleet in Blackwell Canal, it seemed quite enough to break the record. But a few days later the "Antrim" made her appearance for the first time with 175,782 bushels of wheat. Then came the "Zenith City" with 56,403 bushels of oats, 47,182 bushels of rye and 71,416 bushels of barley; a total of 175,661 bushels of grain. The list of steamers in the port includes the "Robert Fulton" with 191,300 bushels of wheat; the "Empire City" with 51,560 bushels of flaxseed and 147,000 bushels of wheat; the "Polynesia" with 200,000 bushels of corn; the "Yale" with 240,000 bushels of oats; the "City of Bangor" with 180,000 bushels of barley; the "H. H. Brown" with 136,000 bushels of wheat, and the "Onoko" with 120,000 bushels of corn. Here is an aggregate a trifle less than 2,000,000 bushels for the ten boats.

There were other grain boats in Buffalo harbor that would have been called large carriers two seasons ago, but they are fast becoming small affairs, while these record breakers are to be superseded by others still greater next season. To carry the cargo of the "George Stephenson" by rail there would be required nearly 225 of the largest freight cars. During the present season, it is understood, a number of new vessels of larger capacity will be built.

RICHELIEU AND ONTARIO STEAMERS.

Contracts have been signed for two new side-wheel steamers for the Richelieu & Ontario Navigation Company, to be built by the Bertram Engine Works Company at Toronto, in 1897 and 1898. These vessels are to be in all respects equal to the best side-wheel steamers on the lakes. They will be constructed of steel; length over all, 277 feet; length of keel, 269 feet; breadth of beam, molded, 36 feet; breadth over guard, 63 feet; depth of hull, molded, 14 feet. Work on one of the steamers, to come out late next summer, will begin immediately, but the second vessel will not be built until next winter. The route of these steamers will be between Toronto and Prescott, leaving Toronto in the evening and arriving at Prescott early in the forenoon of the following day. The run through the Thousand Islands will thus be in the morning, giving opportunity for observation of these waters. The steamers will each contain 140 staterooms, and will be designed to be allowed a full passenger list of 1,500. Engines will be inclined triple expansion, supplied with steam from four Scotch boilers. Mr. Frank E. Kirby, of Detroit, a well-known designer of lake steamers, will supervise their construction. Mr. A. Angstrom is the designer and superintendent for the Bertram works.

CARE FOR THE FORESTS.

Under the caption of "Tree Culture for Wood Pulp," there appeared in the *Chronicle* a few days ago an article written for the latitude of the United States—but applying to Canada as well—setting forth the constantly increasing demand for pulp wood—spruce and poplar—and urging the necessity of re-foresting in many parts of the United States in order that the supply may be equal to the demand. Nova Scotia has many tracts of forest land which produce pulp wood of excellent quality,

so that at present there does not appear to be much necessity for re-foresting. Nevertheless the subject is of importance. Manufacture of wood pulp is a growing industry and is bound to make serious inroads into the forests. What owners of forest lands should do is to guard against the waste of their pulp wood resources—keep the cutting of trees under control, prevent the cutting of small trees and vigilantly guard against the destruction of forests by fire. Forest fires have committed great havoc in our wooded lands in recent years, and it is quite clear that if our lumber resources are to be properly conserved, greater vigilance will have to be exercised in preventing the starting and spread of forest fires than has been apparent in the past, otherwise the necessity of re-foresting will be forced upon our people sooner than they expect.—*Halifax Chronicle.*

KLONDYKE ENTERPRISES.

"Booms" may come and "booms" may go, but Klondyke goes on forever. We shall soon have to adapt the old song to some such rendering, for this Klondyke rage is really becoming serious. Although British investors have now sunk well over a million in the icy gold fields, America has exceeded that many times, and by this mail we learn that two more important companies have been organized on this side, with a net capital of 18,000,000 dollars. One has already purchased five big ocean liners, and intends to equip a large fleet to control the Alaska steamship service. Meanwhile the London and Globe people on this side will launch almost immediately their British American Corporation, Limited, with a capital of one million sterling, organized to exploit the Yukon and British Columbia. With such monopolist concerns at work, what is to become next spring of the puny £25,000 capital autumn companies, or the individual digger bent on achieving death or fortune?—*London Shareholder.*

A RAILWAY STATION WITHOUT LOCOMOTIVES.

The new Union station being constructed at Boston will be unique in that no steam locomotive will come within a mile of it. Many roads will be accommodated at the new station, but all the locomotives will surrender their cars at a point about a mile out and the remainder of the journey will be made by electricity. Many advantages are expected to be derived from this arrangement, not the least being freedom from dirt, noise and smoke. All the shunting will be done by electric locomotives. A contract for the electric equipment, including locomotives, dynamos, wiring, etc., has just been let for half a million dollars. Railroad men believe that the example of the Boston people will be followed by other roads, and that within a few years the suburban business of the roads at the leading cities will be done by electricity. At present, it is not thought practical to run through trains in this way, as there is a loss in sending the electricity long distances.

TEMPERATURE OF THE KLONDYKE.

It is well to know that the climate of the Klondyke is being maligned. We have indisputable proof of this in a paper contributed to the "National Geographical Magazine," the Washington, by a member of the Biological Survey, who has lived at St. Michael's for several years. During one of the winters, that of 1880-81, he procured through an agent of the Alaska Commercial Company who was stationed at Fort Reliance, almost the identical site of the present Dawson City, a series of daily observances, with thermometer readings. The Yukon froze over during the night of November 2nd, and on the 14th of May the ice first started. That is not so very different from the record of the Red River, at Winnipeg. . . . So far as the cold is concerned, anyone who can stand the North-West can stand the Klondyke, as there is not much to choose between them. This is owing to the fact that our isothermal takes a turn up around that region.—*Winnipeg Free Press.*