

Toronto; Mr. H. M. Boddy, an undergraduate of Victoria University and now connected with the Excelsior Life, and Mr. Papps, of the Canada Life Company, Hamilton. The examination papers were the same as those set for candidates who wrote simultaneously in Melbourne, Australia; Sydney, New South Wales; London, England, and Montreal. Three of the candidates took the first part of the examination, and two the second part, which latter, if successful, will rank as associates of the institutes. The fact of these examinations shows the increasing interest taken in the scientific basis of life assurance in Canada. Our future actuaries should be well trained, and to be examined as above is a proper beginning.

ACCIDENTS PURE AND SIMPLE.

A curious instance of that negligence long lectured against and yet perpetually to be met with, is given in the last issue of *Black and White*. The instance, or rather instances, illustrates the difference between precept and example in the case of insurance agents:

Two insurance men met with severe accidents on the same day, the 21st of last March. W. H. Bigger, of Kansas City, fell down a long flight of steps in front of his house. He was badly bruised about the head and neck and his collar bone was broken. On the same day William M. Wright, an agent at Janesville, Wisconsin, was so badly injured in a railway wreck that he will be crippled for life. Like shoemakers' children who are always barefoot and tailors' boys who are always ragged, neither of these gentlemen, although in the insurance business, had any accident insurance.

Possibly it never occurred to these two men that their example was a poor one, of thus ignoring the very safeguard that they were always urging other people to adopt. Or perhaps, having so long talked accident assurance, they considered, like the naughty son of the clergyman who thought that his "father did goody-goody talk enough for the family," they made themselves frightful examples.

FIRES IN LONDON.

It is sixty years since the founding of the London Fire Engine Establishment, as it was at first called. From 1833, the date of its founding, down to the close of last year, the number of fires occurring in London, England, was over eighty-one thousand, 81,440. December was the worst month, and January, July and August the next worst months for fires; October and April the least destructive. The *London Fireman* gives the following list of the way in which the fires were spread over the different months. The first column is rendered necessary by the fact that months of the year are not all of equal length:

	Total per diem.	Total Number.
December	254.3	7,884
January	232.5	7,209
August	228.6	7,087
July	225.0	6,976
November	224.9	6,749
June	224.4	6,732
March	219.0	6,790
May	218.9	6,786
February	217.7	6,152
September	216.6	6,499
April	210.1	6,303
October	202.3	6,273

Twelve months 81,440

From 200 to 250 fires every day, which means from eight to eleven every hour, is calculated to give one an impressive idea of the

enormous extent of the city of London. But it is not to be supposed that these were all serious fires; some of them were in fact quite insignificant. We have given repeatedly in the columns of the *MONETARY TIMES* statements of the numerical strength and the fire-fighting appliances of the London Fire Brigade. Some of the American journals sneer at that organization, and say that it cannot compare in efficiency with those of the United States cities. But its surroundings and the conditions under which it works are very different from American brigades. And there is reason to believe that its managers know pretty well what they are about.

FROM WINNIPEG.

A letter from a prominent gentleman in Winnipeg, dated 21st April, has the following: "We are all feeling very badly over the illness, which I fear is unto death, of Hon. J. W. Taylor, United States Consul at this port. He succeeded, in 1870, a Mr. Malmcross, who acted very badly here during the 1869-70 rebellion. Equally popular with the highest and lowest in the land—a man of pure life, spotless character, and vast information regarding this and his own country—a courtly and able American gentleman, his country may well be proud of Mr. Taylor. And, indeed, various governments have shown their approbation of his merits by keeping him in office over twenty years.

"Winter is unwilling to let go its hold on the wheat fields of this province, and they are still clothed in snowy garniture and frozen pride. The ice in the Red and Assiniboine rivers still holds firm, and altogether the latter April outlook would be dreary were it not that these very conditions, and others consequent on a late spring, are our surety for a good wheat crop. So all will be well.

"Manitoba, as you know, is to have an Exhibition again this year; and it may interest you to know the competition for which the Lieutenant-Governor has offered his gold medal. His Honor has written to Secretary Strachan, of the Industrial Exhibition Company, offering for competition this year on that occasion a gold medal, to be called the 'Lieutenant-Governor's Medal.' (This prize is offered for the best collection of Red Fye wheat, white oats and barley (two, four or six rowed). The exhibitor must send two bushels of each sample, and each complete exhibit must have been grown on one farm in the province. Such a prize deserves to be keenly competed for."

A RETAILERS' CREDIT AGENCY.

An unexpectedly large number of business men came together in Victoria on April 17th in order to effect a combination of the credit-giving business men of Victoria. The system of the Merchants' Retail Commercial Agency of Chicago was adopted and a branch of that agency organized. By this method every delinquent debtor is given a fair opportunity to be heard. A list of the unsettled claims is furnished to each member periodically after debtors have been notified, and each member refuses credit to all delinquents who will take no steps toward adjustment of their obligations. The debtor is re-instated when he settles up, and every member is bound to notify the agency of the adjustment of a claim.

The Victoria branch was organized by adopting in the main the constitution of the agency. Officers were chosen as under: President, H. Saunders; first vice-president, W. H.

McCandless; second vice-president, C. Spencer; secretary, W. Bertridge; treasurer, T. M. Henderson; executive board, R. H. Jamieson, A. B. Erskine, C. E. Renouf, J. Johnston, Dr. A. C. West, Geo. R. Jackson and E. Morrison.

ITEMS FOR GROCERS.

Mr. Chas. Campbell, who for some time has been with the wholesale firm of John Scandrett, London, will open out a grocery business in Windsor.

The Grocers' Association of Woodstock has passed a resolution against the circulation of American silver. In a letter to the Board of Trade, they advocate that it be received at its real value, or 20 per cent. off face value.

Last year over 58,000,000 pounds of oleomargarine was sold in the United States. This, remarks the *National Provisioner*, would seem to indicate that the popular sympathy does not go with the grangers in their war on the rival industry.

The western American packing for the week has been 170,000 hogs, compared with 125,000 the previous week and 185,000 for corresponding time last year. The total from March 1 is 1,030,000, against 1,280,000 a year ago; decrease, 250,000 hogs.

It is estimated that the oyster men along the Connecticut coast lost half a million dollars by the storm of last week.

A movement is on foot to organize a creamery company at Edmonton, Alberta.

Mr. Alexander Bean, who has been connected with the grocery business for 24 years, will, it is reported, sever his connection with the firm of McBean Bros., London.

A bogus circus agent has been troubling the grocers and provision men of Western Ontario. He has been in Tilbury Centre, St. Thomas and Brantford.

Arch. McDonald, grocer, Ross street, St. Thomas, has sold his business to Charles J. Robertson, formerly M. C. R. fireman. Mr. McDonald contemplates opening out a flour and feed store on Talbot street in that city.

Sugars have again advanced and are held firm in Montreal and Toronto.

In the Nova Scotia House of Assembly the Sugar Refinery; Amalgamation Bill was defeated on the 24th inst.

Over \$40,000 of stock in the Federation Brand Salmon Canning Company, Limited, of Victoria, B.C., has been subscribed.

An evaporating company, of Canning, Kings Co., N.B., have an order for \$2,000 worth of goods for Alaska, to be shipped within a month.

A Quebec grocer, for selling liquor without a license, has been fined \$120 and costs.

Messrs. Klein & Harper, of Berlin, have shipped four cars of cider to Chicago.

It is claimed that young calves are shipped from Campbellford to Montreal, and then converted into "boneless turkey, chicken," etc. The *Belleville Intelligencer* says that High County Constable Johnson, of Belleville, has taken steps to prevent the further shipping of such meat.

A Halifax fruit merchant received last week the first direct shipment of oranges ever made from California to the maritime provinces.

Exeter is to have a combined butter and cheese factory on the improved separator system. The amount of stock subscribed is about \$5,500.