

7. The recovery of the sum paid for fare and the expenses of detention are not adequate compensation for humiliating expulsion, the consequential delay and discomfort, and the more serious consequences to health which often follow exposure to the weather, and for which the courts allow recovery.

LIBERAL WITH OTHER FOLKS' MONEY.

"I tell you what, sir," said an old merchant the other night, "it is a crime for any man carrying on business to subscribe money freely to political, social, or church projects while he is in debt."

"Very true," said I, "but why do you get so warm about it?"

"Warm about it—Good heavens! man, how can I help getting warm about it? The thing is an outrage; perhaps you do not know how much of it is done."

I had to admit that it was common enough for persons who were entirely in the hands of their creditors, and who had not means enough of their own to buy even a suit of clothes, to figure largely in subscription lists of the kind. If John James Jones were leaving the town one of these impecunious but big-feeling men would head the list with \$5 to give him a gold watch and a supper. Plenty fellows get suppers and watches, nowadays—and only some deserve them. Then, as the old man got still further warmed up, he reminded me of the recent bye-election in _____ county, where (owing to remarkable and of course altogether exceptional circumstances) expenses were going to be heavy; a rally of the Party of the White Flower was held and the country's liberties were shown to be in danger unless so many hundred dollars were subscribed then and there. Down on the list went the name of a storekeeper who was at that very moment behind in his bills and being sued; down for a large amount went the watchmaker, who lived well and got credit—but was "execution-proof"; down went the name of a doctor who, good soul, was known to be in debt and as poor as Job's turkey, but who "held his head high and cared for no man, he."

Well, I didn't doubt these stories; I had seen too much of the same sort of thing. But when my old friend, who is a Church of England man, changed from cursing the venal politicians and turned his vials of wrath upon the Methodist church folks at Strawberry Hill for "roping into their extravagant schemes merchants who spent their creditors' money to buy their way into the Kingdom of Heaven," I made a protest. "Mr. Sternholder," I said, "now you are unjust. If you will think over the matter you will admit that they were going to do something with the money besides build a new church—they were going to help the poor. And you will remember, my dear sir, that while

'In Faith, and Hope, the world will disagree,
Yet all mankind's concern is Charity.'

"Help the poor! Fiddle de dee! I know those people. There are no poor amongst 'em. They're workers, that lot, and fit to keep up their own church affairs. That's one reason why I say it's a shame for folks like Llewellyn Leatherhead, the baker, who can't pay his rent, and who owes his grocer, and who can't give anything to his own church, the church of his fathers, sir, to be running after the Salvation Army and putting down his promise to pay on a chapel subscription. And then there's Hopgood, the farmer, just west of the village, behind with his mortgage, principal

and interest, his wife ailing, wearing her old clothes, and his children out at heel and elbow, he must plank down his name for so many dollars! Damme, sir, it isn't good for as many cents."

This set me thinking how much easier it is to be generous than it is to be just—how far it is proper for a man to be lavish with means not his own. I had somewhere read the words of a philosopher to the effect that "men are often bountiful who are not honest," and I wondered whether the offerings such as old Sternholder had described to me would not have had a better appearance in the sight of Heaven if they could have been rightly afforded by the promisers.

ALEX.

GERMANIA LIFE INSURANCE COMPANY.

The Germania Life is entirely an American company, but appears to do its business in German fashion, slowly, methodically, and with safety. There is evidence in the character of its figures that it has not joined in the rush for new business at any cost in the shape of commission that has characterized too many American life companies, and further, the management has shown a desire to strengthen the company's resources rather than to strain at getting an enormous amount of business at risk. Thus its percentage of assets to liabilities is greater than some companies which do a bigger business. The company, which is now in its thirty-third year, has assets of \$16,673,000 compared with liabilities of \$15,534,000, which shows quite strength enough to give good assurance to its patrons. It paid its policy holders during 1891, the sum of \$1,862,000, of which \$451,000 consisted of dividends and surrenders, \$290,000 of matured endowments. The income from interest and rents was last year \$809,000. It is agreeable to observe the straightforward character of the company's literature—which indeed we might infer from the character of its directors—in giving specimens of results actually realized in endowment or dividend tontine policies; not only those more favorable than the estimates are included, but those less favorable. Such frankness is commendable, for it is not always shown.

FROM CLERK TO GOVERNOR.

Sir Donald A. Smith, the present governor of the Hudson's Bay Company, made his way to the highest post from the place of a 'prentice clerk. He came from Scotland as a youth, and after a time was so unfortunate as to be sent to the coast of Labrador, where a man is as much out of both the world and out of contact with the heart of the company as it is possible to be. The military system was felt in that instance; but every man who accepts a commission engages to hold himself in readiness to go cheerfully to the North Pole, or anywhere between Labrador and the Queen Charlotte Islands. However, to a man of Sir Donald's parts, no obstacle is more than a temporary impediment. Though he stayed something like seventeen years in Labrador, he worked faithfully when there was work to do, and in his own time he read and studied with a will. When the Riel rebellion—the first one—disturbed the country's peace, Donald Smith appeared on the scene as commissioner for the Government. Next he became chief commissioner for the Hudson Bay Co. After a time he resigned that office to go on the board

in London, and thence he stepped easily to the governorship. His parents, whose home was in Morayshire, Scotland, gave him at his birth, in 1821, not only a constitution of iron, but that shrewdness which is only Scotch, and he afterwards developed remarkable foresight, and such a grasp of affairs and of complex situations as to amaze his associates.—*Julian Ralph in Harper's for March.*

FOR BAKERS AND CONFECTIONERS.

At the Manchester (Eng.) city police court, recently, eleven confectioners were fined by Mr. Headlam, the stipendiary magistrate, for selling "lucky packets." The judge said: "The selling of these sweets was conducive to crime, as children were led to steal money with which to try their luck in buying them, for the sake of the money contained in the sweets."

It may be put down as a fact, says the *Cleveland Press*, that all candy coloring used now by reputable dealers is harmless, being pure vegetable dyes. Green is made from lettuce, and very wholesome. An exact imitation of pine apple syrup, even to the chemical composition, is made from coal tar, and is as wholesome as the genuine article.

A tear is composed of water, minute proportions of salt, soda, phosphate of lime, phosphate of soda and mucus, and when seen under the microscope, after evaporation, looks like a very small fish-bone.

Given an article of merit on which there is no territorial limit, there can be no better introduction for a traveller to his customers than a good "Ad." in a trade paper. It is a fact that advertisements in trade journals are more closely scanned than those published in any other paper, because they are addressed directly to those who desire to purchase the goods advertised. Silently and constantly these advertisements work, day and night, sending out root and branch.

A confectioner of Tulare, Cal., agreed to sell to a stranger all the candy he could eat for ten cents. To the consternation of the dealer the saccharine glutton ate three pounds and then stopped, not because he had enough, but because the dealer would not let him take a drink of water and go on again.—*New York Recorder.*

A correspondent of the *Spice Mill* advises retail merchants not to keep old tea, but to regulate purchases so as to always have fresh stock to offer. The keeping qualities of teas are not, he states, so good as formerly, for the following reasons: "First—The public will not pay the price as in former times, and consequently the producer has to prepare the leaf at less cost; secondly, much ground which when first used for tea was virgin soil, and produced delicious crops, has become exhausted, inferior crops being the consequence."

The man who succeeds are those who do not "lay down" when confronted by an obstacle. Their theory is that difficulties were made to be surmounted. Now there was Smith. In addition to having to fight against sharp competition in his own town, he was obliged to compete with two other grocers by the name of Smith. Did he give up and want to sell out? No, he had red hair and he had pluck, so he distinguished himself by advertising as "Red-headed Smith, the Grocer," and built up a good business under this anomalous trade mark.—*Confectioner.*

Six tons of cheap candy was not long ago confiscated in Denver, Colo. It was being hawked about the streets and sold for 10 cents