

### "FINANCIAL CO-OPERATION" WHOSE CHARITY BEGINS AT HOME.

When the average man pays fifty-seven dollars to a "fraternity," and is told that at the end of six months he will get \$150 for it and will meanwhile be instrumental in "discouraging intemperance and vice, as well as diffusing the principles of frugality, co-operation, benevolence, and charity," he feels that he is doing a kindly thing as well as laying up some treasure for himself. There are some four thousand persons in Cleveland, Ohio, who have paid from \$10 to \$50 each to the Fraternity of Financial Co-Operation within the past few months, whose faith in these principles and whose hope of the promised \$150 have been rudely shaken.

Last week, says the *Cleveland News and Herald*, Mr. John H. Hughes, of Philadelphia, arrived in Cleveland and announced that he represented the Supreme Council of the above fraternity. He was empowered to take up all certificates expiring after July 1st, and to pay, not \$150 but seventeen dollars each for them! and that only "provided that all assessments were paid up to date." The concern began business in Cleveland in November last, hailing first from Philadelphia, last from Wheeling, Virginia, and had appointed some twenty district secretaries, six of whom at least were women, as the list of Jennies, Lizzies, and Isabellas shows. Cunning fellows, those, to enlist the ladies in their schemes of benevolent co-operation.

The angry members clustered around Mr. Hughes, who calmly told them that the concern was to be wound up because "the lapses had not been so numerous as expected, the newspapers had criticised their methods, and new members had ceased to come in." Besides all which he said what was true enough, that "there are too many associations of this character." One man who had paid in \$46 and whose certificate expired at the close of June, was told that he would be paid \$60 on 1st July, but only on condition that he paid \$15 more before that date. Being a thoughtful man, he figured that "sixty-one dollars into sixty dollars you can't," and he hesitated about throwing good money after bad.

One member, who held three certificates, and who had hugged the delusion that he would thus make \$279 in half a year by the investment of \$171, was very wroth, and "wanted the concern shown up." He has been shown up, at any rate, as one of the fools who "went in on the scheme as a gamble," as a young member confessed to have done. Only dear experience will teach such credulous folk to avoid fantastic schemes, which, under the guise of frugality and charity, coax men and women into parting with their savings in the hope of impossible gains. Neither in Canada nor in the States should such concerns be encouraged.

### LEGAL NOTES.

Full fare may be collected of a passenger attempting to ride on a scalper's ticket conditioned to be void if presented by any other than the original holder, notwithstanding the passenger purchased it on the assurance of an unauthorized agent of the company that it would be honored. The fact that the ticket was not signed by the original purchaser is of no moment, as by accepting it he was bound by its terms. When the ticket was returned to the passenger, he is not damaged by the conductor's having taken it up.—Drummond

v. Southern Pacific Ry. Co., Supreme Court of Utah, 25 Pac. Rep. 733.

Some years ago the commercial circles of Boston were agitated over the forgeries and fraudulent share issues of C. F. Jewett, president of the Jewett Publishing Company of that city. Jewett absconded, and the innocent holders of the fraudulent shares sought to hold the company responsible. On Saturday last the Supreme Court of Massachusetts decided that this could not be done, declaring that the company was not responsible for losses resulting from the fraudulent proceedings of its president.

A case of considerable interest to insurance companies was decided by Mr. Justice Lynch on Monday of last week at Sweetsburg, Que. Some time ago the buildings of Mr. J. A. Lamoureux, of St. Armand, were consumed by fire communicated from a woodshed of the Central Vermont Railway Co. The Montmagny Mutual Fire Insurance Co. having demurred to pay the policy of \$500, Mr. Lamoureux sued to recover the amount, whereupon the insurance company entered an action *en garantie* against the railroad company. The learned judge in a lengthy and elaborate judgment, held it had been proved by evidence that the fire originated in the woodshed, caused probably by a spark from an engine which had passed a short time previously, and had been communicated from thence to Mr. Lamoureux's buildings. Such being the case the railroad company must pay the amount sued for and costs.

### GROCERY ITEMS.

In the manufacture of beer, New York leads with 9,088,109 barrels for the year ending April 30, 1891. Pennsylvania comes second with 3,118,248 barrels; Ohio third, with 2,636,663 barrels; Illinois fourth, with 2,608,916 barrels; Wisconsin fifth, with 2,403,640 barrels, and Missouri sixth, with 2,038,398 barrels.

The canning industry of the United States has reached considerable magnitude and plays an important part in export trade. The foreign trade amounted to \$9,020,541 in 1889, and \$11,045,165 in 1890. England took over \$5,260,000 worth of canned beef last year.

WHERE DO YOU GET YOUR BACCARAT? was the wording seen on an animated sandwich advertisement which an enterprising Toronto tobacconist sent out to parade the principal streets.

An American exchange estimates the number of firms engaged in the candy industry in the States at 274. The invested capital is placed at \$11,500,000, and the annual output at 35,000,000 pounds. The same journal, the *American Grocer*, says: In Canada the principal manufacturers of candy are in Toronto, Quebec, Montreal, Brantford and Brockville. The capital invested is \$350,000. Output for 1890 was 1,800,000 pounds. In Halifax and St. John there are several large manufacturers with a capital estimated at about \$100,000, and their yearly sales amount to about \$350,000, making a grand total of capital invested of some \$12,000,000, and the sale of over \$35,000,000 worth of candy for the year 1890.

In the opinion of the N. Y. *Shipping List* there is probably more misrepresentation and barefaced swindling in the baking powder industry than in any other that appeals directly to households, because it is easy to cover up fraudulent practices and impose on credulous consumers. Watch the suspicious brands and give them a wide berth.

### BOOT AND SHOE ITEMS.

American shoemakers are interested in a new awl. It runs through a powerful spiral spring so adapted that after the blow of the hammer has been struck and the point has pierced the leather, the awl is immediately thrown back, saving the trouble, effort and time required to work the awl out as formerly, and reducing the chances of breakage to a minimum.

Many people suppose that rubber shoes are made by melting the material and running it into moulds. Such is not the case, says an American exchange. They are made on lasts just the same as a leather shoe, but instead of being sewed they are cemented. Most of the raw material comes from South America. It is about the color of molasses, and spongy. First it is crushed or rolled and comes out looking very much like cow's hide. Then it is mixed with a compound and vulcanized. It is then cut into small pieces, according to the parts of shoes, and fitted to lasts. The manufactured article contains about seventy per cent. of pure rubber. The best Para gum costs ninety-five cents a pound. In the smallest rubber shoe made there is about four ounces of pure rubber, and probably four pounds in a pair of rubber boots. Old rubbers are ground up, lining and all, and are used for insoles. The work is nearly all done by hand. Twenty cents a pair is paid for making, and a good man can turn out from ten to twelve pairs a day. There are between fifteen and twenty rubber boot and shoe factories in the States, with a total capacity of upwards of 150,000 pairs of boots and shoes a day. There are four factories having a capacity of over 25,000 pairs each; one has a capacity of 40,000 pairs.

"I'd like to see Mr. Vatts," said a man entering the office of a Boston tanner.

"Busy right now," replied the clerk, as he added up a double column of figures and put down 4 to carry. "He's out doors tanning a new kid."

Just then Mr. Vatts emerged from the yard followed by a subdued looking small boy with tears and grime in his eyes. Mr. V. had been larruping the latest office boy.

The *Pharmaceutical Era* gives the following receipts for perspiring feet:

1. Wear low shoes, wool socks, and dust the feet over twice a day with iodol; they will soon be as hard, sweet and comfortable as one could wish.

2. Wash the feet at night with very hot water, put on white cotton socks and immerse the feet thus covered in methylated spirits poured into a basin. Wear the socks all night; they will soon dry in bed. During the evening wear cotton socks and felt slippers, and keep the socks constantly saturated with the spirit. In a week the cure will be completed.

—The Commercial Bank of Manitoba is extending its business, having established branches at Virden, Carberry, and Boissevain, Manitoba, as well as at Fort William, during the past year. There has been an increase, too, in the paid-up stock of the bank, from \$381,000 to \$525,000 during the twelve months. Profits of \$42,643 are shown, sufficing to pay seven per cent. dividend and to add \$10,000 to Reserve. The directors consider the prospects of business encouraging, and add that the immigration into Manitoba has been [this year we presume], "considerable, and of a desirable kind."

—An agency of the Bank of Hamilton has been opened at Lucknow, Ont.