

## WOOD ASHES CANADA'S LOSS.

On loose, open soils there is no better fertilizer than that of good wood ashes. The expense is very small, less than for other fertilizers containing the same amount of good. There is some talk of the Canadian Government putting an export tax upon ashes, and if this step is taken the fruit growers of the United States will find that their present source of ashes will be cut off. Canadian wood ashes hitherto exported extensively from this country are now enriching the orchards of the United States at the expense of Canada. About 40 bushels of fresh wood ashes should be applied to the acre, mixed with about 100 pounds of bone and 100 pounds of sulphate ammonia or nitrate of soda. Such a mixture will be of great advantage to loose, open soils. —*Rural Canadian*.

## NORTH BRITISH CANADIAN INVESTMENT CO.

On Monday, 2nd instant, the shareholders of the North British Canadian Investment Company, Limited, were to assemble in London, Eng., to receive the annual report. The revenue account shows a net balance of £8,051 7s. 8d., from which the directors recommend a dividend for the year of 6 per cent. on the paid-up capital [same rate as last three years], absorbing £6,000. They further propose that £1,500 should be carried to reserve fund, making it up to £21,500, and that the balance of £551 7s. 8d. should be carried forward. From the dividend now paid will fall to be deducted the interim dividend paid in October last. After referring to the death of the lamented Mr. Robt. Young, to whom *THE MONETARY TIMES* referred some weeks ago, the election was announced of Mr. Andrew Rintoul to fill the vacancy thus caused. The retiring directors at this time were Mr. Wright and Mr. Gunn.

## IT PAYS TO BE "STRAIGHT."

"I'm done with insurance," said he, when, after several months' tussle with a wide-awake adjuster, he reached a settlement of a very different character from that he started for. "What's the matter?" asked the expert. "Why, it's too blanked much trouble to get my money," responded the disappointed one. "Well," said the other, "if you would act straight, instead of crooked, you could get your money without either trouble or delay." It was a case of unexplained fire, doubtful values, run-down business, exorbitant claim, false swearing, and persisting fighting. The claimant had begun and ended upon the theory that there was no contract that he was bound to respect, and that he was justified in the use of any means to get all he could, without regard to the actual amount of loss. He assumed that the company's assumption of rights under the policy was an impertinence, and the adjuster an emissary of a robber corporation, and he immediately set to work to get a valued-policy law through his legislature for the benefit of future injured innocents like himself. —*Insurance Monitor*.

## ENGLISH TAXES.

Birth is taxed, marriage is taxed, death is taxed. Commodities are taxed, manufactures are taxed, trades are taxed, houses are taxed, incomes are taxed. We are taxed for our butler, if we are prosperous enough to keep one. We are taxed for our footman, groom, or gardener. The carriage we keep is taxed, the omnibus we take is taxed, the railway train we travel by is taxed. The house dog is taxed, and so also the heraldic device on our note paper. Everything we drink is taxed—beer, spirits, wine, tea, coffee—and even for the water we drink, there is the water rate. Light is taxed through the medium of the gas rate. The land we walk upon is taxed, the tobacco we smoke is taxed, the gold or silver jewelry we wear, the eau de Cologne perfuming our handkerchief, the figs we eat on Palm Sunday, the Christmas plum pudding, these are all taxed. Even our anti-bilious pills are not free. All these, and they are but a few of the taxes that exist, are mostly Imperial taxes for the purpose of government—some of them, however, are assigned to the county councils. There are also local rates, which are but local

taxes, for the poor, county council, police, voting lists, street lighting, paving, watering, etc., sewers, school board and vestry. Householders, lodgers, married and single, men, women and children are all taxed in some form or other, for taxation is devised to reach every one. The late Lord Sherbrooke (Robert Lowe), when Chancellor of the Exchequer, calculated that one-ninth of our income is taken from us for Imperial taxation—but the proportion is more now, and is growing. Local taxation is not much less. —*Temple Bar*.

## THE CUNARD S.S. COMPANY.

At the annual meeting of the Cunard Steamship Company, held at Liverpool on March 22nd, Sir John Burns presided. The chairman, in moving the adoption of the report, said that since they last met the shipping trade of the country had shown no sign of improvement, but it must be satisfactory to the shareholders to observe that whilst the profit of 1892 was little over £174,000, the profit of last year was upwards of £200,000. Inasmuch as the depreciation and insurance funds had been fully met, and that the latter fund now stood at a very respectable figure, the directors were justified in recommending the payment of a dividend at the rate of 2 per cent., leaving at the credit of the insurance fund £322,000.

Last year was not a good year for passengers; the Americans from loyalty went; a Chicago instead of coming to Europe, and people on this side did not in great numbers go to Chicago, so that the Chicago exhibition did not increase the Atlantic traffic. The coal strike increased expenses, but they were fortunately able to keep up the whole of their service. The directors had made very advantageous contracts for adding to the fleet two twin-screw steel steamships, which would be worked very economically. He trusted that in the ensuing season they might have prosperity, as the fleet was in splendid condition to take advantage of good times when they came. The report was adopted.

## CLERKS AND TRAVELLERS.

More than once, and by more than one representative, has our attention been drawn to the relationship existing between clerks and travellers employed by the same firm, says the *Timber News*. We gather that in many instances these are not quite as they should be, nor as they might be. On the face it would appear that everything should be agreeable between the respective gentlemen named, if the best interests of their house are to be served. Certainly there is no reason whatever why clerks and travellers for the same firm should not be mutually agreeable, and assist each other all they can. In a rightly-managed house the proprietors would soon see that this was done, and would come down right hard upon the party that transgressed the happy rule. Some travellers may take too high a view of their position and authority, and then again clerks may not—and very properly so—be prepared to buy the traveller at his own valuation. On the other hand there are clerks and cashiers who consider they know the traveller's business, and all its ins and outs, as well as, and even better than, he knows it himself. Consequently they take upon themselves the insolent duty of disobeying the traveller's instructions, even when those instructions are nothing more or less than the definite orders of his clients.

Regarding the collection of debts, cashiers are particularly prone to err. Straight and unbending letters are often written to a customer, where the matter can be much more easily, and more satisfactorily, managed by the traveller, who knows all the circumstances of the case, and can have verbal intercourse with his client. Then, again, some clerks have a "nagging" way of constantly bothering about unimportant details, as though a traveller had nothing to think of but pettifoggery matters of no importance. The traveller for a wholesale house or manufacturer has enough to worry him without being bored after that style.

Those who sit on the stool year in and year out have no idea of the difficulties and obstacles that are placed in the path of the travelling salesman and hinder their progress. Writing squibs is a pleasure compared to securing orders in these days, and if they who worry the travellers had to do just a week's

work upon the road they would, in future, ask to stop in the stable. It is to the interest of everybody (employers, customers, travellers, and clerks) that those employed in any firm should work harmoniously together, and it is the duty of masters and managers to see that their staff works in concert. Let everybody attend to this side issue of their business. Turn up the leaves of the copying-book as well as read the letters that travellers send. Carefully study the reply as well as the question.

## "STAYING POWER"—REST THE RECUPERATOR.

Is life worth living for a capable man if it is to be a failure in the long run? Hardly! If this be the general feeling, it is obvious that "recuperators" of energy and capacity become of great importance to the man who is minded to avoid the paralysis of his career. Of all the recuperators of intellectual energy and freshness there is one which is chief and has no second. That recuperator is rest. Let him who questions the superlative value of rest, try to do without the rest of sleep for a single week. Rest, to produce its full result, must be absolute—not merely the cessation of work, but the abandonment of care; the laying aside of responsibility also, as of a coat which is not to be worn for a period. The man whose brain is very tired must give his body rest as well as his intellect. A weary brain will not supply the muscles with energy for long walks or fatiguing toils. A large sofa in a large and airy room for a lounge in the winter, with two or three short and easy walks in the fresh air, is the ideal to be sought after; in the summer a hammock, in a quiet corner of the orchard, or coppice, where the breezes are gentle, and the rustling of the leaves is soft. A mild and very occasional smoke for those who like it, and a tame novel to read for a few minutes at a time, three or four times a day, may help the sense of quiet and repose. Two, or three, or four weeks spent in this way will make any fairly healthy man young again, however worn out he may be. The intellectual worker should have two such seasons of complete rest every year. The freshness of his work would soon show the soundness of his philosophy. —*The Hospital*.

—There are 250,000 words in the English language, but they were insufficient to express the feelings of the Vancouver woman who discovered after coming out of church on Sunday that her new bonnet was adorned with a tag on which was written, "Reduced to \$4." —*Vancouver World*.

—The largest tow that ever moved on the Ohio or Mississippi Rivers is now on its way to New Orleans. It consists of forty-five boats and barges moved along by the "Joseph B. Williams," the largest and most powerful tow-boat in this country. The entire forty-five vessels are filled with coal, and the total amount of the material carried is 1,034,000 bushels, or 38,230 tons. It would require 1,920 ordinary twenty-ton freight cars to carry the amount. Computing the average train of cars at twenty, it would require ninety-six trains to carry the load. —*N. Y. Shipping and Commercial List*.

—Mr. W. Whiteley, of London, who is known as "the universal provider," has been telling some of his friends the secret of his success. When he had saved up some money from his wages as a shop assistant in London, some thirty years ago, he made up his mind to start a small business of his own. During his wanderings in search of a suitable location, he came to Westbourne-grove, where he beheld a placard in a shop window announcing that it was to let. "I stood and had a good look, and rather liked the general appearance of the place. I stood opposite for two hours." Having convinced himself, from the traffic and surroundings, that the keeper of the shop ought to do well, he resolved to take it, and he commenced business on March 11th, 1863, with two young ladies and an errand boy to assist him. Mr. Whiteley now owns fourteen splendid shops in Westbourne-grove, and seven in Queen's-road. Near at hand he has stables for 400 horses, while at Croydon he owns other large stables. From Mr. Whiteley's Manor Farm at Finchley sixty of his wagons bring produce to London every day.