

## MANUFACTURERS' NOTES.

A Sheffield commercial traveller, who represents one of the richest and most important Sheffield firms in steel, files, springs, &c., has returned from his continental tour. He states that wherever he went he found the German houses fully employed, and, what is the most uncomfortable part of it, chiefly on orders for England. A commission agent in London is rapidly amassing a goodly pile in foreign goods for home markets. One German firm alone pays him £700 a-year as commission.

Germany possessing no less than 200 institutions for commercial instruction, efforts are now being made in France to provide similar advantages for the youth of that country. On October 1st will be opened the *Institut Commercial de Paris*, under the direction of M. Bernardini, formerly secretary of the Mulhouse Chamber of Commerce, and director of the Rouen Industrial and Commercial Institute. A company, with a capital of £8,000, has been formed to carry this scheme into effect.

According to the census of 1880 Lynn, Massachusetts, does one-fifth of the entire shoe business of that state. The following table will give some idea as to the extent of the trade.

Number of establishments.....	174
Number of employes .....	10,708
Wages paid .....	\$4,931,530
Capital .....	\$4,263,250
Value of stock used.....	\$12,918,221
Value of product .....	\$20,946,867

It is estimated that the average number of pairs a day made by each person is seven to eight—say 75,000 pairs, by 10,708 work people.

Night and day, for eighteen months past, the works have been carried on without intermission upon the London Inner Circle Railway. Only the laying of the rails and erection of the stations now remain to be done, and the enterprise will be, when completed, a marvel of engineering skill. It runs under the busiest center of the largest city in the world, and the operations attending the excavation and construction have proceeded without serious injury to or interruption of business or traffic. "Quicksands had to be passed through, beds of old rivers spanned, lofty warehouses and massive buildings secured while their foundations have been undermined, and an intricate network of gas and water pipes sustained until supports had been applied to them from below." Added to this the six main sewers had several times to be reconstructed. At last the engineers are able to announce that their tunnel is complete.

A great piece of engineering is the cantilever bridge over the Forth now in course of erection in Scotland. Although from 900 to 1,200 men are employed in the work of preparing the steel, laying foundations for piers, etc., it will take six years to complete the bridge. Work is carried on night and day by aid of electric lights. The cantilevers are so long that, instead of trying to move them through workshops on the ground, where the parts are put together, the workshop itself is moved with all its ponderous machinery. Hydraulic presses are employed to make steel tubes out of plates over twelve feet in length, four feet in width, and an inch and eighth in thickness. Ten of these plates bent to form and riveted together make up a steel tube twelve feet in diameter. Each cantilever is to have a height of 350 feet above the immense stone piers, and will stretch out arms 650 feet in length, right and left of the centre. The completed bridge will tower more than 350 feet above the water level.

## INSURANCE NOTES.

One of the popular delusions regarding assessment life insurance, so-called, is that it furnishes temporary insurance at a very low rate. But of what value is temporary insurance? The very essence of life insurance is that it is a fixed and permanent guaranteed benefit to accrue to beneficiaries in the event of the death of the insured. The character of the institutions selling such insurance, their accumulations, the legal safeguards by which they are surrounded, are assurances that the benefits contracted for are absolutely secured, and that the contract will be carried out in its entirety when it matures. With assessment companies no such guaranty is provided; but the conditions of the contract are fulfilled when an assessment is levied, regardless of the amount it may bring in. When the hat is passed around, the contract is complete; and the beneficiary must be content with the proceeds.

The total of fire losses in the United States and Canada promises to be of startling proportions by the end of the year. During August there were no less than 185 fires, each of which caused a loss of \$10,000 or over. The aggregate loss by these 185 fires was \$8,500,000. Adding for losses which did not come up to \$10,000 each, and for unrecorded or omitted fires, an estimate of \$2,000,000, and the total cost to the countries of August fires was \$10,500,000, a total never before equalled during that month. This brings up the total for the eight months of 1884 to \$74,000,000. This is at the rate of \$111,000,000 per year.

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