

—Writing of Father Taylor, the renowned preacher to seafaring men in Boston, a writer in the *Century* tells the following: "It was a very funny incident when a newspaper reporter, who is still living, and who will surely pardon me for telling of it, as for once he got the better of Father Taylor, came into church rather late after the pews were all filled, and men were sitting on the pulpit stairs. Father Taylor saw him, and called out in a loud voice: 'Come up here, McLean, and sit down on the sofa.' McLean accepted the invitation, and it might be supposed that he was somewhat disconcerted when Father Taylor turned to him and said: 'Now get up and pray, you sinner!' But nothing disconcerts a newspaper reporter. I don't know if my old friend had had much practice in the exercise, but he arose unabashed and offered a very creditable prayer, in which, as he had been a sailor himself, he introduced suitable nautical phraseology, and concluded by commending to the mercy of heaven 'this whole sinful crew, and especially the skipper.'"

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ANSWERS TO ENQUIRERS.

J. McD.; Ottawa.—Your grievance is not so much of a grievance after all. It would pay you to remember, with *Uncle Ezek*, that "Much as we deplore our condition in life, nothing would make us more satisfied with it than the changing of places, for a few days, with our neighbors." If you know when you are well off you will hold on tight to your situation. If you are foolish enough to throw it up, for a fancied affront, there are a hundred persons who would jump at it. And then when you are walking the streets, acting as inspector of public buildings (without salary), and getting polite hints from your landlady and your laundry-man that some cash is due, you will, if you are as sensitive a person as your letter indicates, be precious sorry that you so hastily threw away your \$12 per week.

H. M.; Montreal.—There is nothing very new about it: the same information was given and the notes described in *THE MONETARY TIMES* for May 11th. You might enquire at the branch as to your second query.

CONFIDENCE; Wardsville.—The concern is a respectably conducted one, but we know very little about its financial strength. Its method seems legitimate.

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INSURANCE NOTES.

Mr. Alfred Perry has been appointed fire marshal for the city of Montreal.

An agent of the Mutual Life Insurance Co. of New York writes from Baltimore as under: "I have learned one more good reason why a man should insure his life. I called upon one of our very best business men yesterday, and wrote him for \$10,000. When I had completed the application he asked if I knew why he insured. (He is a single man, 29 years old.) The reason was, he wanted to make a will and lacked \$10,000 to go around his list of relatives. With this insurance policy he makes \$359 (the premium) represent \$10,000 in his will."

We must express a hope that the "unpleasantness" between the Mutual and Equitable will soon blow over. The "issue," as nearly as one can judge from the columns of the company papers, is a dispute about their respective "rank." A thing to be remembered is that life insurance is greater than any one company, and even considerably larger than the sum of two big companies. It is possible to lower the dignity of life insurance, as an institution, if giant companies go to fighting over the little issue of which is biggest. "Let us have peace."—*The Chronicle*.

Fire inquests are being revived in London, England, under an Act passed this session. One or two have been held, but discovered nothing more about the origin of the Ludgate Hill and other fires than had already been found out. With respect to their value, says the *Fireman*, "Past experience has not been altogether favourable. Of all the inquests held during seven years by the late Mr. Sergeant Payne, only one conviction for incendiarism was recorded, so that the direct benefit of that public-spirited lawyer's action was very small. There may have been an indirect benefit in a reduction of the number of fires, but the statistics of the London Fire Engine Establishment would be searched in vain for any evidence of the fact." The same journal goes on to say that it is not, however, to be hastily assumed that fire inquests, for this reason, will be altogether valueless. "There is, in the first place, publicity afforded by the cause of the fire. Hundreds of thousands of people, on the morning following the inquest, read the reports in the morning papers, and become acquainted with facts in connection with the origin of fires which were previously altogether unknown to them." * * The report of this inquest would, therefore, do more in the way of putting people on their guard against a possible cause of fire than the fire press could do in a year."

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