

## INSURANCE

### STATE INSURANCE IN GERMANY.

Some astonishing figures have just been issued by the German Imperial home office respecting the state insurance of workmen. At the end of the year 1897, there were 442,000 industrial establishments, with 5,750,000 insured persons, and 4,645,000 agricultural settlements, with 11,000,000 insured persons. This insurance has reference only to accidents. In addition to the number given above, the workmen in the building trades have to be reckoned. The total number of workmen insured against accidents in 1897 was 881,000, and the money compensation paid in lump sums or annually to 515,000 persons was £3,200,000. There exists, moreover, in Germany a system of insurance for all workmen or employees against disablement and old age. Disablement pay was granted in 1897 to 231,000 working men and women; old-age pensions were awarded to 222,000 persons. The amount together made up £27,000,000 in the one year. The contributions in the same year—in the proportion of one-third from the employers, one-third from the workmen, and one-third from the state—amounted to £49,000,000. The contributions are high, because it is intended to create a reserve fund of £25,000,000, the interest on which will eventually permit of a reduction in the amounts contributed.—Insurance Observer, London.

### INSURANCE ITEMS.

M. Turiff has been appointed agent for the North British and Mercantile Fire Insurance company.

Lyman M. Jones, formerly of Winnipeg, has been elected a director of the Great West Life Assurance Co.

J. F. Junkin, general manager of the Manufacturers' Life Co., who has been on a visit to the Pacific coast and the agencies in the west, returned east on Monday.

Arthur Barry, who has been making a trip through the province in the interest of the North British and Mercantile Insurance Co., will remain in Winnipeg in charge of the company's business here.

I have read much about "the two systems" and "the three systems" of life insurance, but try as I would (and I have earnestly and faithfully tried) I can find but one system which can be conducted safely and surely. By no means can insurance be written extending over a period of more than one year without the accumulation of a reserve, or without a gradual increase in cost, and no method has yet been discovered which will permit ignoring the laws of mortality and avoid failure and disaster.—Insurance Commissioner of Wisconsin.

### Hardware and Paint Trade.

The Montreal Gazette says: The feature continues to be the strong undertone to the glass market, and importers state that prices must advance in the near future, as supplies on spot are not large, and new stock is costing more money. Advices from Germany

state that makers have more orders on hand than they can fill.

A Montreal report says to comment: Notwithstanding the large importations the market at present is completely bare of stock and dealers generally are behind hand with orders for which buyers are pressing them, consequently they are having some difficulty in putting them off until some supplies arrive. Owing to this condition of the trade the market has been strong and prices have advanced 5s to 10c per barrel for prompt delivery, but importers are booking orders for future at the old rates.

### Grocery Trade Notes.

Advices from France state that the pack of sardines so far has been very light.

Foreign advices report a sharp advance in the price of Persian dates, but the particulars are lacking.

Advices by mail from Bordeaux state that the crop of French plums this year will be very light, and nearly everything will be shipped green to England.

The Montreal Gazette says: A stronger feeling has developed in the molasses market of late, and prices for round lots of Barbadoes have advanced 1c to 1 1/2c per gallon, the inside figure now being 29c.

In their circular of September 3rd the Higgs Bros. Co. review the current situation as follows: Crop in Greece is now secured and the bulk has been harvested in fine condition, but a proportion of the Provincial growth trade, having been exposed on the drying grounds during the rains about the middle of August, has been slightly damaged. The crop is finally estimated at 160,000 tons, comparing with 135,000 tons in 1897. It is impossible for this large crop to be entirely consumed by the various countries which use the fruit for food purposes, and a considerable quantity must find its way to Germany and other countries for wine-making. At present the market in Greece is weak, with a declining tendency.

### Inconvenient Mail Service.

The present mail service to and from the east is very inconvenient for business men. The mail from the east is due at the Winnipeg postoffice at fifteen minutes to seven in the evening, which means that it is usually after eight o'clock before the distribution is completed. The mail for the east closes at eight o'clock the next morning. This means that business men must either go to their offices after eight o'clock in the evening, or go to business at an unreasonable hour in the morning, if they have any correspondence to answer by return mail. This difficulty could be obviated by giving a daily service to the east via Chicago. The mail for the south via the Great Northern, closes at one thirty o'clock. By making use of this means of communication, important correspondence could be answered in reasonable time, without subjecting business men to the inconvenience which they are now obliged to submit to.

### Trade Sale of Fruit.

At a trade sale of fruit held in the warehouses of Bright & Johnson, wholesale dealers, Winnipeg, on Wednesday morning, a lot of Ontario Bart-

lett pears, comprising about 325 cases were sold. The pears were in good condition for immediate sale to consumers, but were hardly firm enough for re-shipping to country points. The average price realized was \$1.30 per box, and they were freely taken by Winnipeg dealers in ten case lots at this price.

### Wanted a Revival.

What this world wants is not so much a revival of religion as a revival of common honesty. A few years ago it was considered a disgrace to fail in business, while to-day insolvency does not interfere with church standing in the slightest. Men fail, pay five cents on the dollar, and go on acting as stewards, elders or deacons, without a thought of the injunction, "Owe no man anything." A man stood up in a prayer-meeting in this city the other night and stated that, for a certain period past, he had lived as pure as the angels in heaven. After he sat down, a member of the congregation arose and said he thought a man as good as the previous speaker ought to pay his debts. The party referred to replied, saying that he paid "all the debts the Lord told him to pay." This is the kind of thing that makes religion a byword. You will never get ungodly men to take much stock in the godliness of a man who falls, lives in a fine house, and flourishes around as the agent of his wife. Most men can see through the hole in a ladder, if there is light on the other side, and there is a fairly distinct conception abroad amongst outsiders as to the standard set by Christian doctrine touching the outward life. There are plenty of honest business men who fall, and whose honor is as unimpeachable after failure as before, for misfortune comes upon all. The thing we are hitting at is that peculiar kind of failure that, in the church or out of it, may be characterized as shady. The man who is honestly endeavoring to pay his debts has the respect of the whole community.—Canadian Shoe and Leather Journal.

### Ontario Fruit.

E. L. Jemmett, of Beamsville, Ont., arrived in Winnipeg this week with a carload of fruit, a considerable quantity of which was packed after the California fashion, instead of being thrown loose into baskets, like Ontario fruit usually is. As a result, the fruit arrived in better condition than most Ontario shipments. Tomatoes were put up in boxes the size of California peach boxes, and pears in the ordinary Pacific coast size box. Some plums in baskets arrived in very bad shape. Mr. Jemmett says they are getting as good prices for their peaches in eastern cities this year as is being paid here for California fruit. The fruit is being handled by Bright & Johnston.

Volume 3 of "Canada, an Encyclopedia of the Country," a work now in course of publication by The Lindsay Publishing company, of Toronto, is ready for distribution and those who have seen it speak highly of its literary and typographical qualities.

The Great West Magazine is the name of a new publication which has made its appearance in Winnipeg in the form of a monthly illustrated magazine. Its aim is to meet the want for a high-class magazine of a distinctly Canadian character. Messrs. Weiss & Roberts are the publishers.