

with less worry. Brown says "things are dull" with him, but, of course, that's "all talk." And so Jones goes on envying Brown his business advantages, while, in all probability, Brown is seeking "a change," and wishing himself in Jones' place. A few days since, one of our well-known dry goods men waited upon his friend, a prominent and successful lawyer. His purpose was to put his son in the lawyer's office for instruction and practical training, because the dry-goods trade was "over-done," the lawyer only repeated Punch's well-known advice to those about to marry: "Don't." "Why not?" questioned the merchant. "You lawyers all seem to take it easy, and get rich, too." "My dear sir," answered the lawyer, "you think so because you only consult the successful ones, and you don't know anything about the countless thousands that are never consulted at all." And so it is through nearly every business calling. Those outside of it wishing themselves in, and those already in being quite confident that the same expenditure of powder could be made to bring down better game in "fresh fields and pastures new." Probably these remarks apply to no class of our business men, at all times, and especially just now, so forcibly as to our life agents. Their duties demand the exercise of peculiar skill and unflinching zeal. In their calling, success is but another name for work, and the agent cannot work if he permits discontent and distrust to breed apathy in his mind and heart. With that apathy will surely come the conviction that work is useless, and that he is toiling in a barren vineyard. It is the story of the merchant and the lawyer over again. Some other business is better than his! Now, the agent must shake this off. Let him remember that the items seemingly detrimental to insurance and to his success he reads because they are of interest to him, but that not one out of a thousand business men give such items more than a passing glance. The "suspension of a life company," which he reads of with excited interest, makes a comparatively fleeting impression upon the general public; and if such an event had a much more lasting influence, what of it? What business is exempt from exceptional changes and disappointments? Here is a paragraph from one of our daily papers: "There were 664 business failures in Pennsylvania during 1874, the aggregate liabilities being \$34,774,000. In 1873 there were 576 failures; liabilities \$31,455,000." This doesn't scare anybody. It is expected, as a natural sequence of business effort, that to many the result will be failure—and so, when, from causes no human hand can well avert, a life company deems it better for its policy-holders that it should discontinue business, and arranges with some more fortunate company to protect its insured, it is an occurrence to be, for many reasons, regretted; but it should not, in the least, discourage any live, working agent. Greater obstacles to success have to be surmounted in every commercial undertaking, and nobody deserving success is at all intimidated by them. The principle of insurance remains unchanged, and nothing can lessen the reality of the benefits it secures to those for whose protection it was planned. Writing from Lucerne, Switzerland, some years

ago to a working agent of one of our city companies, Dr. Holland, the gifted author, said: "I am very glad to hear of your prosperity. I have a good deal of faith in you—there is something unusual in the blood; but, above all things, you keep pegging away." Life agents, why not take the hint. Put your heel upon every rising doubt, and "keep pegging away!"—*Insurance Times.*

#### "CAUSE UNKNOWN!"

This is the report in many, possibly in most, cases of fire. It is safe to say that in the greater part of cases so reported, the companies and their adjusters are inclined to be suspicious, and are strongly prejudiced against the sufferers. Unfortunately past experience has been but too well calculated to justify such suspicions. When prejudices are conceived in such cases, they are, to say the least, excusable, if not justifiable. But it is not vouchsafed to every man to search hearts and form judgments of absolute correctness. Little circumstances which, in a different connection, would seem unimportant, become proofs as strong as Holy Writ in the eye of an insurance adjuster. It is difficult, if not utterly impossible for an adjuster to draw just inferences, in regard to the cause of fire, upon general grounds, when the position he occupies has prepared his mind to admit suspicions. As a general rule, the place where the fire originates is destroyed. No matter how great the number of rotten claims that have been made, it is certainly doing property owners grave injustice to enter upon the investigation of every new case with a mind made up that there has been something wrong.

The known causes through which fires may be produced already form a large class, and this class will undoubtedly be enlarged more and more. Insurable property includes an infinite variety of objects which are capable of combustion and exposed to ignition. Property may not only be set on fire by grown persons through accident or intention, but by children, and, indeed, it is sometimes destroyed by spontaneous combustion. Few well authenticated cases have yet occurred in which fire is known to have been caused by the brute creation. If the truth were known, however, it might be found that animals have originated fires oftener than has been supposed. And yet it may very well be that, among the fires, where the causes are reported to be unknown, many have been produced through the instrumentality of animals, and, in consequence, blame thrown upon the occupants unjustly. They are made perhaps, to suffer during all the rest of their lives, although perfectly innocent, merely on account of the existence of circumstances which have never been completely cleared up.

Some cases have come under our notice in which it was proved beyond all doubt that fires were caused by rats and mice. We think it important to draw the attention of adjusters to the subject, so that some light may be thrown upon this obscure point in fire insurance. Anything that will serve to abolish errors that have been the source of so much ill feeling and annoyance is well worthy of attention.

One morning a family was waked up early by a thick smoke which filled the sleeping rooms. Instant examination was made, and it was found

that a room on the second story was on fire. Fortunately the fire had not spread very much, and they succeeded in putting it out before it had caused a great deal of damage. Upon further search a rat's nest was found under the floor, in a corner, among a quantity of rags and rubbish. A number of half-gnawed matches were found among the rubbish.

In another case a passer by noticed a heavy cloud of smoke coming out of a closed counting-room. He immediately raised an alarm, people broke into the house, but could not, for some time, find out what emitted the smoke. Finally, after long search, the fire was discovered in the floor of the second story. The fire was put out with considerable difficulty. The next day, in this case likewise, a nest was found with about fifty gnawed matches in it, and a couple of dead rats much singed.

In November of last year another small fire, under almost precisely similar circumstances, occurred in a building situated a few feet from the other.

In another place a rat's nest was found upon taking down a stable. In this nest partly gnawed matches were found, although luckily no fire resulted in this case.

In a large box which had been left lying for some time untouched, partly filled with matches, the skeleton of a mouse was found. The mouse appeared to have gnawed at the original package that contained the matches and then stopped.

Similar cases might be related without number. Those which have been already mentioned, however, are sufficient to draw attention to the subject. We are satisfied that, if the causes of fires were thoroughly investigated, similar circumstances might be discovered in other cases, and such frequent recourse to the stereotype formula "cause unknown," would not be necessary.—*Translated from the Deutsche Versicherungs Zeitung.*

#### TORONTO MARKETS.

The grain business, now that the fall season is over, has dwindled down to a few small transactions, and we cannot expect anything of importance to take place in this branch of trade for some time to come. The wheat crop was so small that it would be hopeless to expect there is any large quantity yet to come. The limitation of supplies here render the flour and wheat trades firm. Groceries are active, and prices continue firm. Some small lots of bacon have been shipped to England. Hardware dealers report a great improvement, as compared with the state of the trade this time last year. Apples are somewhat quiet at from \$1.25 to \$1.75. Bacon, in small lots is worth 8½c. to 9c. Stocks of Cumberland are in fair demand. Holders of bran are asking high prices, which it is difficult to realize, as the demand is far from being good. Car lots are worth about \$11. It is not easy to procure fine butter; dealers would willingly pay 21c. to 22c. for round lots. The cheese market remains steady, and supplies are moderate; fine is in good demand at 13c. to 13½c. Coffee remains quiet; jobbers are doing a steady trade. We quote Java, 28c. to 30c., Rio, 21c. to 23c., Jamaica, 21c. to 22c., and Ceylon, 23c. to 28½c. Fresh eggs are exceedingly scarce and worth 24c. to 27c. The quotations of fish are unchanged. On the 4th inst. there were 4,173 barrels of flour in store, as compared with 3,373 this time last year. The demand for all descriptions of Hides is fair, and the supply is about the same. Sole leathers