

the evils of high pressure soliciting within a month's time, aided as they would be by the best agency sentiment and the laws of many States. The whole business would be benefited, financially and morally, and even the agents would be better off in the end. With combined assets aggregating hundreds of millions, with insurance in force amounting into thousands of millions, the three great leaders can well afford to content themselves with bending their entire energies to the conservation of the best interests of their membership by ignoring the dictates of exaggerated rivalry and abolishing the methods and allowances that make it possible.—*Bulletin.*

STOCKS IN MONTREAL.

MONTREAL, Nov. 30th, 1892.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average, 1892.
Montreal.....	231	230	161	230½	224	221½
Ontario.....	111	111	111	111	111	111
People's.....	109	109	8	110	108	109
Molson's.....	172	171	96	171	171	171
Toronto.....	247½	247	50	247	247	247
J. Cartier.....	122	122	100	123	123	123
Merchants.....	142	142	50	142	142	142
Commerce.....	142	142	50	143	142	142
Union.....	155	151	1600	153	153	153
M. Teleg.....	69	68	175	69½	69	69
Rich. & Ont.....	237	235	155	239	237	237
Street Ry.....	224	219	2797	224	223	220
d. new stock	90½	89½	2550	90½	90	89½
Gas.....	90½	89½	2550	90½	90	89½
do. new stock	162½	157½	470	165	162	162
C. Pacific.....						
C. P. land b'ds						
N. W. Land.....						
Bell Tele.....						
Montreal 4% ..						

—The Canadian Pacific Railway believes in advertising. The company will have a fully-equipped transcontinental train at the Chicago World's Fair, occupying a space of 300 feet.

SENSIBLE WORDS.

Some words of wisdom were spoken recently by the Canadian Secretary of State, Hon. J. C. Patterson, on the occasion of his visit to the chamber where Civil Service examinations were going on. The Minister expressed his pleasure at meeting the candidates, and at finding so many ladies taking part in the examinations. He thought it was becoming more and more evident that women were perfectly competent for many classes of work which had hitherto been monopolized by the other sex. Turning to the male candidates, he said that "work, good work, was the only thing which worthily distinguished one man from another. It was the duty of all men to work, and he would caution these young gentlemen against aspiring to employment in the civil service with the view of spending an idle life. He thought that any young man of talent with a disposition to push would make his way better in other occupations than in the Civil Service. For himself, he would not desire to see his son spending his life as a civil servant. It was, to be sure, an honorable and useful employment, but it did not develop the intellectual powers as outside occupations do, and we should all bear in mind that it is our duty to improve our capacities, and to make the most of our lives."

A NEW SCHEME.

"I represent the Ne Plus Ultra Christmas Present Insurance Company," said the brisk young agent as he stepped into Mr. Gazzam's office and attracted that gentleman's attention. "What on earth is that?" asked Gazzam. "I never heard of such a thing before." "I suppose not, sir, for the company is one of very recent organization. It comes, however, to fill a long felt want." "What is the object? Does a policy in your company guarantee its holder a Christmas present?" "No, sir; that is not it. I'll explain. You have, no doubt, received Christmas presents from your wife."

"Yes."
"Your wife has credit at the various stores in the city, and consequently the presents she buys are likely to be charged, instead of paid for at the time of purchase."

"Well?"

"It frequently happens that a husband, under the circumstances, has to pay for his own present when the quarterly bills come in. Of course he doesn't always have to do so, but it is this uncertainty which makes a policy in our company valuable. We will engage, sir, to pay for the presents your good wife buys for you, if she neglects to do so. With a policy issued by us in your pocket you can enjoy anything your wife gives you on Christmas, serene in the thought that in any event you will not have to pay for it. Shall I quote you premiums?"

"Not now. I'll think over it. Call again."

—WM. H. SIVITER, *Harper's Mag.*

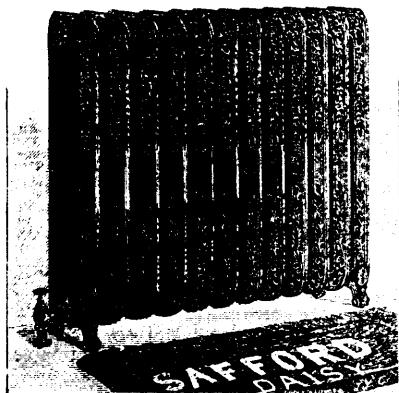
INCREASE IN THE USE OF WOOD PULP

The subject of the cutting of young trees for use in the manufacture of paper is interestingly discussed in the annual report of the New York State forest commission. The manufacture of wood pulp was at first considered a matter of economy in forestry management, as it furnished a market for the small sized timber or undergrowth. But the consumption of timber by the pulp mills has increased so rapidly that it endangers rather than promotes the welfare of the forests. In 1891 the timber cut for wood pulp in the great forest of northern New York was equal to one-third the amount cut by lumbermen. In the last eight years the amount used for this purpose has increased 500 per cent. This increase would not be so noticeable were it not for the fact that only young trees were taken. Only a small amount of pulp timber can be gathered from the limbs and tops left from lumbering operations.

The principal supply is obtained from spruce and balsams, but only the tree trunks of these

WHEN YOU BUILD

A Factory, a Warehouse, or a Dwelling, see that your architect stipulates for the Celebrated



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ACME OF COMFORT.

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