

miles south of Hull. The place is comparatively new though old as a mere fishing station. Some years ago it rose into prominence owing to a railway giving its fish a prompt delivery to the large interior towns. So large became the catch by fishing smacks that steamers were placed on the fishing grounds—the phrase is quite common—and they killed the “smack” or sail-boat industry. So energetically have these fishing steamers worked that they have injured and decreased the supply by killing so many young fish, just as the Americans have done in their waters, and would do in ours if they were allowed. Now these steamers were run on the co operative system which led to a fisherman's strike when the business netted a loss. Grimby's fish trade has been destroyed for the time, but the place is so advantageously located that it must be restored. The strike, and other failures of co operation teach this lesson, that the earners of a steady, regular fixed wage have an advantage over those whose wages vary with their employers profits, for, “profit sharing” to be equitable implies also “loss sharing,” and workmen are better off who have a reliable income from wages than those who run the risk of having to bear some share in their employers losses.

**Illegible Signatures.** Our valued contemporary the “Monitor” protests against “signatures that are impossible to decipher.” The point is well taken, though there are many persons who have deliberately, we might say, “with malice afore thought,” adopted a signature that is a mere hieroglyphic puzzle. It is true that after being once adopted a man's signature cannot be changed without serious risk to himself and others. In banking transactions it is particularly desirable that a man's or firm's signature shall remain without variation, as upon its quick recognition as genuine serious interests often depend. It is quite a mistake to regard a confused, illegible signature as a protection against forgery. The more clearly the individual letters in a signature are written the more difficulties there are in the way of a forger, for each letter has its characteristic and a badly forged letter has led to the detection of the forgery. When a signature is a mere mixture of strokes without one letter being defined the work of forging has been declared to be easy by those experts in handwriting who are called upon to give evidence in Courts of Law. A mere hieroglyph, on the other hand, is generalized in appearance and a forgery of it is more readily mistaken than when such letter in a signature is familiar. The “Monitor” emphasizes its advice to youths who are acquiring a signature that they will have to observe for life by the following: “A case now before the New York Courts

illustrates the importance of this matter. The use of such hieroglyphics threatens to cost several thousand dollars to the bank that misinterpreted the name, and protested the note on which it was indorsed under a different name. Notice of protest was, consequently, not served, and the indorser declined to pay. For the sake of its effect, we hope a ruling will be made that a man is responsible for the illegible character of his signature to a mercantile instrument.”

**Does Mutilation Necessarily Shorten Life?** When a person applies for life assurance who has lost a limb there is a difficult problem presented to the medical examiner and the management. Dr. Homans, medical director of the New England Mutual Life, has just given his views on this question. The medical examiner naturally and properly takes a conservative view in all cases open to doubt. Dr. Homans considers that any mutilation of the body of an applicant for a life policy tends to depreciate the value of his life from moral, if not material causes, as it induces depression which is unhealthful. Much depends on the nature of the mutilation. Cases are known of men who have lost a few fingers being as “jolly as sand boys,” and as “sound in wind and limb” as possible. If the mutilation does not prevent a man earning a livelihood his depression is evanescent after the wound heals. The loss of a right arm is a greater calamity than losing the left one, because it lowers a man's earning powers. Amputation of a leg is the most serious as it prevents walking exercise and is a perpetual inconvenience, with some extra risk of accident as it prevents a man being as quick on his feet as is at times necessary to escape danger. But such sufferers, knowing this, are more cautious than others. Two manufacturers, known to us, each conducted until old age a large establishment after they had lost both legs. The health of both of them was up to the average. A visit to Greenwich Hospital affords evidence that men seriously mutilated may live past the Psalmist's allotted span and enjoy robust health. At the same time it is known that railway employees who have been seriously mutilated and thereby compelled to accept employment of a very tedious nature with nearly nominal wages, suffer much from depression which injures their health and increases the mischief. Such men cannot have the leisure, nor society or comforts which were enjoyed by the manufacturers alluded to, nor such as have the Greenwich pensioners. Those who saw the aged Marquis of Anglesea, long years after he lost a leg at Waterloo, may be excused doubting if mutilation necessarily shortens life. The influence of easy circumstances combined with a fairly sound constitution is spoken of by a medical autho-