

34.....	4 15 10	4 15 11
35.....	4 19 3	4 17 1
40.....	5 6 4	5 4 3
50.....	6 9 7	6 3 11
60.....	8 3 10	7 16 8
70.....	11 14 7	11 4 6
75.....	15 0 5	14 7 2

Years ago one office quoted lower rates of premium for women than men, in the belief that all through the female life was the best, but their experience was against their theory, and they gave it up. The special risks being passed, the woman's life is, however, admitted to be the best. One circumstance which weighs with the offices in the distinctions they draw is this, that the medical advisers can speak with more certainty, from various causes, as to what is or is not a good life in the case of men than of women, and this, no doubt, is taken into consideration in that leveling system of averages which actuaries delight to work out.—*Pall Mall Gazette*.

THE COAL TRADE.

We have received from the author, Mr. Fred. E. Saward, of New York, editor of the *Coal Trade Journal*, a copy of the issue for 1890, being the seventeenth annual issue of his valuable compendium, "The Coal Trade." This pamphlet of 136 pages gives a variety of information—and from the character of the man and the journal we are confident it is trustworthy information—about coal production, prices, and transportation at home and abroad. We give below some extracts from his review for the year 1889:

It appears that the total output of coal in the world may be set down as something like 430,000,000 tons; the details as to the countries furnishing this quantity show that Great Britain, the United States, and Germany contribute by far the larger portion. In the United States the past year was a peculiar one so far as coal is concerned; the producers of hard coal or anthracite felt the effect of the heavy output of the preceding year and the mild winter; the soft coal operators also suffered somewhat from the mild winter, and from strikes among the miners and short supply of transportation facilities. As a result thereof, we may note that the gain in some of the Western and South-western States is offset by the loss in the hard coal output and in the soft coal output of Maryland and Indiana.

The year 1889 passes upon record as one of the dull years in the coal industry of the United States; the open winter of 1888-89 largely contributed to this condition of affairs, for in all directions it was found on the opening of the regular shipping season that large stocks had been carried over by producers, dealers, and consumers. The increasing output of hard coal is shown in the following:—

1886.....	32,136,362 gross tons.
1887.....	34,641,017 gross tons.
1888.....	38,145,718 gross tons.
1889.....	35,407,710 gross tons.

One of the prime features of interest is the growth of the direct all-rail traffic; that it will have an effect on the price of coal delivered at many New England cities and towns is evidenced from the experience of the past few months; this should increase the sales of all sizes of anthracite in the New England States. It is safe to say that the average reduction in prices realized for hard coal last year, as compared with the preceding year, is 35 cents per ton on the free-burning coals and about 20 cents on the hard white ash coals.

Soft coal continues to be sold at low figures; in the past season there was as low a price made for this variety of fuel as ever before;

it was not until the fall trade set in that there was the least disposition to even maintain prices at many of the trade centres. Those operators sending coal to the seaboard formed a tonnage pool last year, whereby they divided the probable requirements of that market in the following percentages: Cumberland, Md., 30½; Clearfield, Pa., 30½; Pocahontas, Va., 14½; New River, W. Va., 11; Beech Creek, Pa., 7½; Elk Garden, W. Va., 5½; Reynoldsville, Pa., 1½. They agreed upon a price—\$2.60 at loading ports and \$3.50 at New York; it is doubtful if the percentages were adhered to, the price surely was not in all cases.

The receipts of coal from Nova Scotia last year were but 29,986 tons; the other foreign receipts on the Atlantic coast were not more, while the receipts at Pacific coast ports were not over 800,000 tons, the details of which are fully shown elsewhere. *Per contra*, the exports in the past year are stated to have been 1,792,784 tons, and the countries sent to were as detailed herewith:—

Countries	Tons '89.	Tons '88.
*Great Britain and Ireland.....	42,860	15,589
*Germany.....	19,952	5,224
British North America.....	1,286,345	1,454,243
Mexico.....	58,953	32,810
West Indies.....	319,146	230,592
United States of Colombia.....	21,549	68,491
Other countries in South America.....	7,052	4,744
Asia and Oceania.....	2,062	2,332
Other countries.....	32,140	9,879

Total gross tons.....1,792,784 1,890,004
* These items are "bunker" coals to steamers; mainly transferred at the ports in Hampton Roads.

BOOK AND STATIONERY NOTES.

An end is reached of the absurd cutting of prices in cheap paper-covered books that has been going on among American publishers. Geo. Munro, the J. W. Lovell Co., and the other prominent issuers of this class of books have come into an agreement to stop overproduction by combining. The novels and other books of this syndicate will hereafter be published as "The Seaside Library." Prices to the public will be unaltered, that is, the price printed on each book will be the retail price of that book, but publishers and middlemen will cease to lose money by cutting prices. This is good news for book importers and book sellers. The folly of selling goods at a loss—15 or 20 cents for a book worth \$1.00—may be fun for a few city dry goods people who aim to make their shops bazaars, but it is a serious matter for those who try to get a living as booksellers.

There is a great dearth of new things in the way of stationery, says a Toronto importer in reply to an enquiry what is new. People seem to be tired of the German wares and other cheap fancy goods that have held the market for several seasons. But there are very few attractive novelties to replace them. There is one new game entitled "Nelly Bly Round the World," which is instructive. It may be called a pleasing way of teaching geography. Baseball goods are fairly active. But most other lines are dull, prices of envelopes, paper, and blank books are low and profit on them out very fine. It is not to staple goods that stationers can look for their profit now-a-days.

The person who goes into the dry goods stores to buy books doesn't always find the same learned clerks that he does in a genuine book store. "Have you Arnold's Poems?" asked a thin-cheeked young man in Meldrum's yesterday. "Arnold's Poems?" answered the fair girl. "Let's see, Mr. Snipley, have we 'Benedict Arnold's Poems?'"—*Buffalo Courier*.

The quarto and octavo sizes for books held the sway for more than a century, but died

out with George III. Works of great authors first came out in 2 guinea quartos, and when the demand for these was satisfied the booksellers issued a cheaper edition in the form of octavos, which were priced at about 12 shillings. About the beginning of the present century the forms and sizes took a very decided turn, 12mo, 18mo, and 16mo becoming general. Books became much cheaper and more portable; the exquisite little series of Sharpe, Cooke, Bell and the like greatly influenced the book-buying world.

Sir Charles Dilke's new book on "Greater Britain" is issued. Its general scope and purpose is very suggestive. The first section deals with Canada and the prospects of the Dominion as regarded as an independent power, a colony, or an annexe of the United States. Australia and South Africa come next; and thereafter India, that complex problem, is dealt with.

The most profitable book ever printed, at least in the United States, was Webster's spelling book. More than 50,000,000 copies of this production have been issued, and could Dr. Webster and his heirs have enjoyed the royalties from it they would have found it more valuable than the cave of Monte Cristo. Yet Dr. Webster wrote it that he might procure the means to support himself while engaged in other work, notably his dictionary, which was really an elaboration of the spelling book.

A man in Harlem, N.Y., who keeps a diary, books his cigar expenses under the head of "losses by fire."

We learn from the *Glasgow Herald* that the British booksellers' banquet—the first of its kind that has been held—which took place last month was a great success. Most charity dinners are occasions for an appeal for funds, but in this instance the cry was for members. The liberality of a few publishing houses has enabled the Booksellers' Provident Institution to be carried on without fear of collapse. As stated by the chairman (Mr. J. C. Longman), the income last year was £1,482, of which they spent on relief £1,317, while their working expenses were only £150, or slightly more than 10 per cent. During the fifty-two years of the existence of the institution, they had received about £90,000, spent on relief about £55,000, expended on management £6,400, and had invested and still had about £30,000.

An overdrawn account—The sensational newspaper report.—*Life*.

"I wish to say to the congregation," said the minister, "that the pulpit is not responsible for the error of the printer on the tickets for the concert in the Sunday-school room. The concert is for the benefit of the Arch Fund, not the Arch Fiend. We will now sing hymn six, 'To err is human, to forgive divine.'"—*New York Sun*.

EQUITABLE LIFE ASSURANCE SOCIETY.

The thirtieth annual statement of this remarkable assurance company has been published. The proportions of the company's business are really magnificent. It shows marked growth during last year in amount of new risks, secured, also an increase in assets and in surplus. The assets, now \$107,150,309, have increased during the year from \$95,042,923. The income for 1889 was \$30,395,288, an increase of nearly \$4,000,000; its surplus has grown from \$20,794,715 to \$22,821,074. The company has written during 1889 the enormous sum of \$175,264,100 in new business,