ENTERPRISE IN INSURANCE.

There can be no doubt of the popularity of insurance in Michigan. At one time a bazar at Grand Rapids advertised that it would give away an accident policy with all purchases to a certain amount; some time after a Lansing clothier made a similar present to every purchaser of a pair of suspenders, while a Jackson firm offered to pay $100 to the relatives of any person found dead and wearing one of its make of corsets. The latest Michigan combination of commerce and insurance is that furnished by the Industrial Benefit Association, of Detroit, an organization originally of thirty-one merchants, but now comprising a much larger number. A customer of any one of these merchants, on payment of $1 becomes insured in a sick and death benefit fund for one year. No sick benefit is paid for the first ninety days; after that time, in case of temporary total disability an indemnity is paid equal to one-half the amount of the person's cash trade with the merchants in the association, such amount not to exceed $5 per week or $20 in all. The indemnity for permanent total disability is fixed, for the first year, at an amount equal to the sum of the customer's cash trade with all the members of the association from the time of the payment of his entrance fee; in subsequent years the indemnity is to be equal to the amount of the customer's cash trade for the preceding year. The death indemnity is the same as that for permanent total disability.

All these schemes have been suppressed one by one by the department, except the last and most ambitious, which is organized under the Michigan law for benevolent associations, and has filed articles of incorporation with the county clerk. The department will probably refuse to recognize the legality of the corporation's existence, but in any case it is not likely to live long. The opportunities for fraud, the cost and the extra labor involved, will be found to outweigh any profit in the way of increased cash trade. Still the experiment is interesting, as showing that insurance is being more and more regarded, as it should be, as one of the necessities of life.—*Investigator.*

DOMESTIC SERVANTS.

In an article on domestic servants in the Old Country, the Glasgow *Herald* discusses social conditions and the changes which have drawn many women away from the field of domestic service, so that it is not now easy to procure good servants. "The trouble is a very real one, and relief in any form will be welcome. What, then, do they say to a substitute for the female domestic whom they either cannot obtain, or having obtained, find quite unsuitable for their purpose? The substitute for the 'general' that has been tried both in America and in London and found to serve remarkably well, is not a patent mechanical invention. It is—a Boy! And why not? The Chinaman and the Kaffir have long been shown to possess splendid talent for all departments of household work. Given the necessary training, why not the average British boy? The superintendent of one of the Boys' Homes in London has already developed a large business in this way. He supplies boys for domestic service—willing and able to perform all the duties of a 'general'—either for full employment or for two or three hours' work per day. The system, it would seem, is so far giving great satisfaction where it has been tried, for, according to the superintendent, 'ladies come here in flocks, and take my boys as fast as I can supply them.' Here, then, is a hint for Mr. Quarrier and others engaged in similar work, who must pass through their hands every year the raw material for many excellent household helps. It would be an interesting outcome of the present invasion by women of what has hitherto been considered men's sphere if the men were to turn the tables and set about poaching seriously on such a close female preserve as that of domestic service."

CHRISTMAS IN SCOTLAND.

A private letter, written from Edinburgh about Christmas time, referred to the change that has come over many households in Scotland in the greater observance of Christmas Day as a Christian festival. We find the same thing mentioned in the Glasgow *Herald* of Dec. 27th, which adds that a great increase is noticeable in the use of Christmas cards in Scotland. In all the large cities of North Britain and in many smaller places the pressure upon the postoffice service was enormous on Christmas eve: Christmas cards, Christmas letters, and above all, parcels, being in unprecedented quantity. In Edinburgh the postoffice staff, which had to be enlarged, delivered 51,000 parcels in six days; and in Glasgow, where an extra staff was employed, the number delivered on Christmas Day was 19,737. Telegrams to the *Herald* from 75 towns and villages spoke almost invariably of the religious observance of the day, and of the activity of the postoffice. It was also observable that in the afternoon of the day out-door recreation was actively in vogue. The morning was cold; and here and there, from Inverness to Moffat, the curlers were out early, playing for bags of meal or barrels of flour for the poor of the parish. In the afternoon the golfers were "at it." In the evening there were concerts or supper-soirees for the poor, and musical services. There were even carol services in Presbyterian churches.

PAY UP.

Now is the time when all owing small accounts at the stores should make it a point to call and settle up. The merchants do not get their goods for nothing, they are not doing business for the love of it, and when they are kind enough to oblige a friend by giving them his goods, that person should make it a point to pay for all the goods that he got, not wait until he is dunned, and dunned, and dunned, then to pay the account, give impertinence, and say mean things. The individual that will do that will do worse only for the law. Some people get credit, and when repeatedly asked for the amount say, "Just get it when you can, now that you are in such a hurry: have only had your goods ten or eleven months," and they act as if the merchant does not keep books or know all about the transaction. How they promised on the honor of a man to pay at such a time, and that time has long gone past and no pay, proving beyond any doubt that their word was no good. We wish to inform all such persons that the merchant from whom they got their goods knows all about them, points them out on the street, saying, "There goes a man that owes me so much, promised to pay, but did not; he is a dead beat." The merchant and everybody else knows them. Did you ever thing of that, Mr. Debtor? If not, just think of it now and rush and pay up every cent you owe and be a free man.—*Wallaceburg News,* Jan. 5.

COMPRESSED FLOUR.

The British admirality and the war department are testing, under various climatic conditions, the new method for preserving flour. One objection to the establishment of national granaries has been the difficulty of storing grain for any length of time. The grain germinates and is ruined, and to keep large quantities in sound condition has been pronounced impracticable. Experiments are being made with a system of compression into bricks by hydraulic pressure. The trials show that the flour so treated is not affected by damp, even under unfavorable conditions, and is free from mould. The compression destroys all forms of larval life, and the flour is thus rendered safe from the attacks of the insects. The saving in storage is enormous, as the cubic space occupied by one hundred pounds of loose flour will hold more than three hundred pounds of the compressed article.

BURGLAR-PROOF SHUTTERS.

A new German safety shutter, which is invulnerable to burglars, is made on the principle of the roller shutter, the strips of iron and wood being replaced by tubes of hardened steel three-quarters of an inch in diameter, placed over rods or on pivots. The sides, the only vulnerable points, are hidden in grooves, and, as the tubes revolve freely, the burglar's tools can obtain no purchase upon them, thus rendering strong rooms, etc., absolutely inaccessible. Theatre curtains constructed on the same plan would also prove invaluable for the preservation of life in case of fire.

—It may be remembered that when the gigantic manufacturers' building of the Chicago World's Fair was burned, in January, 1894, it still contained a quantity of exhibits. Some of these exhibits belonged to France, and some to French manufacturers or merchants. Suit was entered on their behalf for the amount of loss, and last week Judge Grosscup, in the Federal Court, ordered a judgment entered for $57,600, the full amount claimed, in favor of the French Republic and the French exhibitors. The court two months ago held that the Columbian Exposition Company, the local corporation conducting the fair, was liable for the damage. He withheld the entry of judgment until the amount of insurance paid the individual exhibitors could be ascertained, stating that when this was known a judgment for the balance would be directed.

—Co-operation.—"The old-fashioned father believed in the co-operation of parent and teacher." "Yes; when I was whipped at school my father always whipped me again when I got home."—*Detroit Free Press.*

—With proud and unaltered confidence in the eastern districts of British Columbia as a mining region, the *Kootenaian* sings:

Kootenay was Kootenay
When Yukon was a pup,
And Kootenay will be Kootenay still
When Yukon's busted up.

Commercial.

TORONTO MARKETS.

TORONTO, Jan. 13th, 1898.

DAIRY PRODUCE.—There is nothing special to chronicle in the butter trade. Trade is quiet and there is a marked tendency to accumulate, especially in large dairy rolls. Dairy tubs are not coming forward freely. Creamery continues in fair supply and prices are as quoted last week. There is little more enquiry for cheese in the local trade, but there is nothing new in export markets The egg situation is a little brighter, and stocks of the best eggs are getting light. Prices are firm, with pickled quoted 14 to 14½c.; cold storage are weak and prices run very low. Strictly fresh eggs are worth 18c. per dozen.

GRAIN.—The local wheat market has fluctuated during the week under review, and has closed slightly easy. European crop prospects have been reported more satisfactory, and the American acreage increased, while condition has been maintained, so that as a whole the next crop situation has been considered more favorable. But the wants of Europe are for the near future and not for next crop, and hence these conditions have effected the speculative markets rather than cash wheat, of which