

will cover the expense of a shipment from Dakota and Minnesota, from which two last mentioned places it is quite common for Philadelphia to receive consignments. "There is but one use for rotten eggs aside from the lecture rostrum," said a dealer. "There is a limited demand for them from morocco manufacturers, who use the yelks in their process of working leather. One man recently bought 100 barrels of old eggs for his morocco factory."

INSURANCE NOTES.

Over the desk of every insurance officer should be placed, says the *Insurance Age*, framed mottoes something like these:

"A wall of fire round about."—Zech. ii. 5.
 "How great a matter a little fire kindleth."—James iii. 5.
 "Boast not thyself of to-morrow, for thou knowest not what a day may bring forth."—Prov. xxvii. 1.

The Mutual Life Insurance Company of New York, having made the necessary deposit at Victoria, Australia, has been admitted to that colony for the transaction of business.

Although a young man, Mr. Fred. Sparling, Toronto agent for the Standard Life Assurance Co., of Edinburgh, has done good service for the cause of this staunch old institution. His resignation to fill the position of assistant manager in this city for the Provident Savings Life Assurance Society of N.Y. was made the occasion,

on Friday last, by the manager and directors, for presenting Mr. Sparling with a handsome gold watch as a souvenir of their regard.

Prosperity, which in this case means very low premiums, continues to be reported by the associated factory mutual insurance companies. The annual report shows losses of \$848,068 on risks aggregating \$491,366,988, and dividends of \$3,062,303, as against \$4,462,059 received in premiums. This, says the *Manufacturer*, obviously makes the cost of insurance exceedingly small. Most of the risks where sprinklers are required are now protected with automatic apparatus, and the officers of the various companies are agreed in demanding a further extension of the improved system as the condition for low insurance rates.

An agreeable revival in the life business of the London Assurance Corporation is noted in the *Insurance Record* of March 22nd. There is an increase of over £5,000 in the premium receipts, while the commissions paid show a decline, a very welcome feature. Death claims have fallen from £148,000 sterling to £114,000 and the fund has risen over £64,000. The fire business of the corporation has been doing exceedingly well. While the premiums have risen from £312,294 to £342,622, the losses have declined, and were at the low rate of 50 per cent. of the premiums. There was an in-

creased outgo for expenses of management and commission, but the net result has been that there is carried to the credit of profit and loss the sum of £48,000, and the sum of £25,949 added to the fire insurance fund. The marine account shows not so well, the profit of the year being less than one-half that for 1885. After paying the customary dividend the directors have been enabled to increase the balance to credit of profit and loss by £5,534.

The general commanding the Imperial garrison at Halifax has officially thanked the fire department of that city for their services at the recent fire in the citadel. Would it not be advisable for the military authorities to have some modern appliances in the citadel to extinguish fires? Combustible buildings in the vicinity of powder magazines which form the centre of a city of 40,000 people are not agreeable neighbours, and the danger should be reduced to as low a ratio as possible.

A BUSINESS SUGGESTION.

A custom which exists in the retail trade of New Jersey is referred to by the *Trade Review*. This is the neglect of merchants to supply themselves with attractively printed letter heads, bill heads, and other stationery. In these days when printing costs so little, it is hard to understand why men of any enterprise should neglect so important a matter as that referred to. A letter written on a sheet with a neatly printed heading is always an indication that the dealer or firm using it appreciates the importance of making their business known, and although a comparatively small thing it shows that they have some standing in the mercantile community. The *San Francisco Grocer*, writing on the same subject, says: "Bill heads should be neat and artistic. The slovenly attempts in this direction one sometimes sees are most disagreeable to those having any familiarity with the typographers' art. The same remarks apply with equal force to business cards, which when tastefully printed generally make a good impression wherever presented."

—Customer from the Far West (at clothing store in Boston)—"I want to buy a pair of pants." Clerk (coldly)—"We do not keep them, sir." "Isn't this a clothing store?" "It is, sir." "And you don't keep pants?" "No, sir." "What do you call them things over there on that counter?" "Those are trousers, sir." "They are, hey. Well, I'm just contrary enough to want a pair of pants." "Would be glad to oblige you, sir, but we sell only trousers." "Then I don't want any." "Can't help it, sir." "And you can go to thunder, sir!" "All right, sir."

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