

Yet, in a few years, when Canada began to develop westward, when railways and canals were built, the ocean vessels began to creep past Quebec up to Montreal, so that a better channel became imperatively necessary for them to reach this port. Quebec's natural advantages were of not the least account in stopping this drift of the shipping trade to the port where ocean and inland navigation meet, which long experience has proved to be the supreme natural advantage possessed by Montreal. It is the magnet that draws vessels 175 miles past the port which once had a monopoly of the St. Lawrence trade.

Bogus Accident Claims. The American papers have long narratives of the career of a man who was recently convicted of using the mails for fraudulent purposes. He appears to have had the remarkable faculty of being able to bamboozle the officials of railways, accident insurance companies, and others by making bogus claims for damages. If all his claims were all genuine, the man must be able to put in the shade the proverbial cat with its nine lives, for he has been, so he has said, battered and bruised and crushed times innumerable in railway and other accidents. Strange to say, he learnt the tricks of an accident swindler while acting as manager of an accident insurance company in St. Paul. He there met with a man who made a specialty of working up bogus claims and went into partnership with the rogue. His schemes for simulating injuries were so extraordinarily ingenious as even to have deceived medical men. He knew how to discolour his body so artistically as to give every appearance of a serious bruise. He even went so far as to cause an artificial swelling, which he bruised and painted so as to appear to be a very serious injury. He had false teeth which he knocked out and claimed damages for. He damaged railway cars by unloosing boards, then fell over them and claimed damages for injuries self-inflicted. It is believed that almost every railway and accident insurance company in the United States has been victimized by this swindler. The story of this man's doings proves that there has been very great laxity in medical examinations of persons alleged to have been injured in railway and other accidents. A doctor who passes as a bruise what is nothing but a clever bit of flesh painting is either a quack or too careless to be trusted, professionally, or has been bribed. Accident companies evidently need to be careful in passing claims hastily.

Department Store Combine.

What has been predicted in regard to departmental stores becoming themselves subject to the conditions they have imposed on small stores is likely to happen. A huge combine is being organized for the purpose of bringing dry goods and other classes of stores all over the United States under control of one management. If this is consummated and it works as anti-

cipated, the present departmental stores will have competitors in a number of retailers who are now at their wit's end to maintain their standing. The company will have a great advantage from its being a cash buyer on an enormous scale, as all the purchases for numerous branch stores will be made by the central office. There will also be a system of exchanging stocks between the branches, so as to keep them fresh and to remove goods found unsaleable at one place to a more suitable location. Should this and the departmental store system go on developing, the store keeper who runs his own business will become a curiosity. In one respect these combinations are likely to have a wholesome influence, they are bringing trading, both on the part of wholesale and retail customers, down to a cash basis; and though there will be very few individual retail enterprises, there will be far fewer failures amongst store keepers, from bad debts and inadequate capital.

The Great Picture Case.

Some twenty or more years ago one of the world's great art treasures, the chef d'oeuvre of Gainsborough, known as the "Duchess of Devonshire" picture was stolen from the sale room of Messrs. Agnew, London, England. Such a deed cannot have been contemplated as possible or greater precautions would have been taken to guard such property. Those who have read Bulmer Lytton's novel, "What will he do with it?" which is probably the finest work of fiction ever published, will remember that the scoundrel who tried to rob his father-in-law's house, had his eye on certain valuable pictures therein which he thought might be cut out from their frames, carried abroad and there sold. It is not unlikely that the robbery of the famous Gainsborough picture was suggested by that incident in the novel. Be that as it may, the painting disappeared, and the affair remained a profound secret until quite recently, in spite of rewards and enquiries instituted all over the world. The picture could not be offered for sale as it was too widely known to escape instant recognition, so the thief had all the trouble and risk of his crime without any reward, until lately, when a large sum is believed to have been paid for its release. The recovery of this picture appears to have been the result of some mysterious negotiations between the firm from whom it was stolen, the detectives, and the thief, who had this art gem in a box at his home in Chicago. The robber has a record for famous bank burglaries. The picture is regarded as the high water mark of English portrait painting. It was valued at \$55,000. Gainsborough's pictures, since his death in 1788, have risen enormously in value, though some have sold for trifling sums. In 1802 one of his portraits fetched one guinea. In 1867 his most famous landscape, containing portraits of his two daughters and his favourite horse, was sold for \$15,500. It could not be bought to-day for double the money.