

guard their gowns with long aprons; they do their work faithfully, take an interest in the business, and often acquire a business manner polite but terse. They heartily dislike the newspaper jokes about pretty typewriters. They are lady-like, modest and independent.

There are, of course, exceptions. There are girls foolish enough to bring to their daily work feminine airs and graces, furbelows, vanities and little coquetties, harmless enough in themselves, but woefully out of place in working hours.—*Youth's Companion*.

### LIFE INSURANCE NOVELTIES.

NEW THINGS ABOUT IT AND OLD ONES TOLD IN A NEW WAY.

Some said that he was lazy,  
Or at least a little slow;  
Was lacking in decision;  
Had neither push nor "go."  
They had to make revision  
Of their estimates at last—  
Folks often find they've blundered  
When a good man's day is past—  
For when he died they found that he  
Had left a big life policy.

The leading exponent of the assessment idea in this country claims that his method has three great merits: Security, cheapness, popularity. That is like the student's definition to Cuvier of a crab as "a red fish that walks backward." "Perfectly right in all but three things," said Cuvier, "it isn't a fish, isn't red, and doesn't walk backwards." Assessment life insurance in the long run is insecure, costly, and wanes in popularity.

Rudyard Kipling says God and earth may forgive a man's ill-doing, but that his own remorse never will. Howells claims that while forgiveness is always possible, the consequences of wrong must follow just the same. James Freeman Clarke found that the memory of sin always remains with the sinner—a sort of eternal punishment theory even from so distinguished and gentle a liberal as Dr. Clarke. These are latterday expositions of the old truth that sometime, somewhere, conscious evil is inevitably punished. What a position this leaves a man in who won't have his life insured.

Some one has written that every great truth goes through three phases: First, people say it isn't so; second, that it conflicts with the Bible; third, that they always believed it. Life insurance has practically had this experience. Originally it was claimed to be impossible of fulfillment. Then, people declared it was flying in the face of Providence. Now, all the world wants it, and clergymen are both eloquent in its behalf and almost invariably holders of policies.

The ways to wisdom are said to be many. If man has chosen the one whereon the finger-board bears the legend, "This way to Life Insurance," he is on the right road and will have no occasion to retrace his steps. It is one of the short cuts to the temple.

The standard life companies of this country disbursed last year enough money to have given every man, woman and child in the United States \$1.40 apiece. But it wasn't thinned out that way. It was paid in vastly bigger average chunks to those clever men, or their beneficiaries, who had been shrewd enough to enroll themselves under the broad banner of life insurance.

An exchange claims that one of the hardest things in existence is cocus wood; that it turns the edge of any axe, however well tempered. That may be true as regards wood and edge tools, but there is something harder, and that is the case of a man who has put off insuring his life until it is too late.—*Detroit Free Press*, May 6th, '92.

—The sensation of trading on a rising market is exhilarating while it lasts. Going up in a balloon, we fancy, must cause a person's blood to thrill with a certain kind of transport until the thought of descending obtrudes itself upon his mind. Then his view of the situation will be sure to undergo a radical and exceedingly uncomfortable change. In the case of business it is a question of danger of loss of money; in the case of aerial gravitation, of loss of limb or life. Whichever it may be, there is small chance of escape from some sort of misfortune. The point to be considered is, how to get off with the least injury.—*Shoe and Leather Reporter*.

### STOCKS IN MONTREAL.

MONTREAL, May 11th, 1892.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average.
Montreal .....	226	225	87	237	225 1/2	223 1/2
Montreal rd. ....	222	220 1/2	24	223	221 1/2	219
Ontario .....	116	115 1/2	9	117 1/2	115 1/2	116 1/2
People's .....	102	102	2	105	102 1/2	97
Molson's .....	.....	.....	.....	165	163	155
Toronto .....	241	240 1/2	151	.....	235	.....
J. Cartier .....	.....	.....	.....	115	112	89
Merchants .....	154	153 1/2	3	155	152	146 1/2
Commerce .....	141	140	88	141	140	129
Union .....	.....	.....	.....	.....	235	.....
M. Teleg. ....	142 1/2	139	2280	141 1/2	140 1/2	104
Rich. & Ont. ....	77	74	1140	75	74 1/2	58 1/2
Street Ry. ....	210	202	450	204	202	185
do. new stock ..	.....	.....	.....	.....	.....	.....
Gas, .....	212 1/2	212	85	214	212	204
do. new stock ..	.....	.....	.....	.....	.....	.....
C. Pacific .....	90 1/2	88	2530	90 1/2	90 1/2	77 1/2
C. P. land b'ds ..	.....	.....	.....	.....	.....	109 1/2
N. W. Land. ....	75 1/2	75	300	80	72	73
Bell Tele. ....	168 1/2	168	175	168 1/2	168	109 1/2
Montreal 4% ..	.....	.....	.....	.....	.....	.....

—A Guelph paper calls attention to the practice of melting over maple sugar and stirring in a little granulated sugar to give the product a little better color, by those who wish to be the first in the market with "new" maple sugar. The last Legislature passed the following very strict law on the subject:—No. 38 of the public acts of 1883, approved Nov. 25, 1884, is hereby amended, so as to read as follows: Any person who shall adulterate maple sugar, maple syrup, or bees' honey, with cane sugar, glucose or with any substance whatever, for purpose of sale, or who knowingly sells maple sugar, maple syrup or bees' honey that has been adulterated, shall be punished by a fine of not less than \$50, nor more than \$200, for each offence; and one half of such fine, on conviction, shall go to the complainant.

—Here is a story told by an Aylmer paper. It points its own moral: About two years ago Amos Charlton, a well-to-do farmer, and the owner of a fine 140-acre farm in South Dorchester, decided to take matters easy, leased his farm and moved into Aylmer. Becoming tired of having nothing to do, he decided to enhance his private means and become a millionaire by dabbling in wheat in Chicago. He commenced operations one year ago. The usual result followed, he being thoroughly cleaned out to the tune of \$15,000. He has made an assignment to Wm. Warneck, banker. His assets are placed at \$9,000; preferential liabilities, \$5,800, and unsecured \$10,200. Mr. Charlton stood high in the estimation of the public, no one ever dreaming of a cool-headed farmer dealing in Chicago margins.

—Mount Forest, it is said, boasts of a clerk in one of the stores who is worth two ordinary men at a barn raising and half-a-dozen in a tug-of-war. He can hold two average men, one in each hand, at arm's length; he can lift a barrel of sugar with his teeth, and in the same way can shoulder a bag of peas without putting a hand to it.

—Harlem, N.Y., has in one of its dry goods stores a salesman who was a Zouave Pontifical in Rome under Baron de Charette. He was a lieutenant colonel of volunteers in the American war for the Union. His ancestors came to America with Rochambeau. They returned to France after they had defeated the English, and one of their descendants, his cousin, Count Dillon, gave a fortune to Boulanger.—*N.Y. Times*.

—The bargain-counter man always cuts a great figure.—*Galveston News*.

### Commercial.

### MONTREAL MARKETS.

MONTREAL, 11th May, 1892.

ASHES.—There is a better demand at considerably stiffer prices, and we now quote first quality pots at \$4.25 to 4.30, several lots having been bought at the former figure, while the latter could be got for good tares. A lot of 50 brls. was shipped by the "Lake Huron," and a couple of smaller lots by later vessels. Seconds are worth \$3.75 to 3.85; pearls, \$6.25, this figure was paid for 9 brls. the other day. One lot of 73 brls. was received a few days ago,

but apart from this receipts have been only moderate.

CEMENTS AND FIREBRICKS.—A good deal of cement is now arriving, and some large blocks have been told *ex wharf* and to arrive. Ordinary lots of London cement are selling at \$2.25, and Belgian as low as from \$2 to 2.15. Firebricks are also arriving, and are worth \$17 to \$18 for ordinary, Ramsay \$20 to \$21, Glenboig \$28.

DAIRY PRODUCE.—The trading in butter does not yet go beyond the limits of a moderate local business, and there is no export movement. Values are a little easier. We quote creamery 20 to 21c.; Townships 19 to 20c.; Morrisburg and Brockville 17 to 19c. Cheese is quoted at 10 1/2 to 10 3/4c., and some fair lots of new are coming in, 940 boxes arriving on Tuesday. Eggs are steady at 11c. per pound.

DRY GOODS.—The weather has been rather more favorable to retail trade, though still cool for the season. Sorting business is moderately good, and travellers are taking some orders for fall underwear and other lines of domestic production. The advance in jute goods reported last week is confirmed, and is equal to a full 30 per cent. Some houses find a slight improvement in remittances since the first of the month, but the general report is still unfavorable.

DRUGS AND CHEMICALS.—A steady distribution of moderate volume is reported. Glycerine is still flat, but it is thought bottom has been touched; quicksilver, low, but showing some gain in strength; chlorate of potash, very firm; copaiba easy, owing to full stocks; ergot, quiet at lower prices than have prevailed; asafoetida, high in price; senna, firmer, especially for fine quality; ginger, dearer, for both Jamaica and African; sarsaparilla becoming scarcer; celery seed, higher. We quote:—Sal soda, \$1.15 to 1.25; bicarb soda, \$2.50 to 2.60; soda ash, per 100 lbs., \$2; bichromate of potash, per 100 lbs., \$11.00 to 13.00; borax, refined, 8 to 10c.; cream tartar crystals, 26 to 27c.; do. ground, 28 to 30c.; tartaric acid, crystal, 40 to 42c.; do. powder, 43 to 45c.; citric acid, 60 to 65c.; caustic soda, white, \$2.50 to 2.75; sugar of lead, 10 to 12c.; bleaching powder, \$2.50 to 2.75; alum, \$1.75 to 2.00; copperas, per 100 lbs., 90c. to \$1.00; flowers sulphur, per 100 lbs., \$2.75 to 3.00; roll sulphur, \$2.50 to 2.75; sulphate of copper, \$4.50 to 5.00; epsom salts, \$1.50 to 1.75; saltpetre, \$8.25 to 8.50; American quinine, 35 to 40c.; German quinine, 35 to 38c.; Howard's quinine, 40 to 45c.; opium, \$3.60 to 3.90; morphia, \$1.40 to 1.50; gum arabic, sorts, 40 to 50c.; white, 65c. to 85c.; carbolic acid, 30 to 40c.; iodine potassium, \$3.75 per lb.; iodine, re-sublimed, \$4.75 to 5.00; commercial do., \$4.25 to 4.75; iodoform, \$5.50 to 6.00. Prices for essential oils are:—Oil lemon, \$2.75 to 3.75; oil bergamot, \$4.50 to 4.75; orange, \$3.75 to 4.25; oil peppermint, \$4.00 to 5.00; glycerine, 18 to 20c.; senna, 12 to 25c. for ordinary. English camphor, 60 to 65c.; American do., 55 to 60c.; insect powder, 25 to 35c.

FURS.—Aside from a few musk rats, for which 16 cents apiece is the outside price paid, there are few furs offering. European advices announce the opening of the Leipzig fair, at which skunk, fisher, mink and red fox have sold well; muskrat, coon and marten have only done moderately, and otter and beaver proved slow of sale. We quote:—Beaver, \$3.50 to 4 per lb.; large bear, \$12 to 18; cub, \$5 to 10; fisher, \$2 50 to 4; red fox, \$1 to 1.40; cross ditto, \$1.50 to 3; lynx, \$2 to 3.50; marten, 60 to 75c.; mink, \$1 to 1.50; muskrat, 12 1/2 to 16c.; otter, \$8 to 10; raccoon, 40 to 60c.; skunk, 15, 40, 60, and 75c.; extra large black, \$1.

GROCERIES.—The improvement in teas spoken of in last report is maintained, and the market is in decidedly better shape, the blocks of cheap goods which had been held under advance, &c., for some time, being now out of the way. Dried fruits, though in comparatively small request, are in rather stronger shape, with the New York market advanced 1/2 cent on Valencia raisins. We quote Valencias, common, 3 1/2c. per lb., good 4 to 4 1/2c.; currants, 4 1/2c. in brls., cases 5 1/2 to 5 3/4c.; sultanas 9 to 11c.; prunes, only a few prepared Bosnians to be had at 6 to 6 1/2c. Canned corn is pretty well cleaned up; peas and tomatoes not in large supply and \$1.05 lowest quotation for latter article; of canned fruits there is a surplus. Some of the houses who have been making a foot-ball of sugar, are offering new W. I. molasses, to arrive, at 29c. per gal., though the