

CURIOUS FORMS OF INSURANCE.

One of the most recently established forms of insurance in the United States has for its purpose the protection of employers against pecuniary loss through any accidents which may result in the death or injury of their workmen. There is already one company in New York which devotes its attention exclusively to this business, while several of the accident companies make it a special feature. The policies which are issued for this form of insurance are of a blanket nature, covering all the workmen that may be on the pay roll of the manufacturer or contractor from day to day. The pay roll itself is made the basis for the insurance charges. The rate for the employer's liability policy is about one half of one per cent., which would mean \$5 a day to the employer whose pay roll is \$1,000 a day. Under this policy, the company limits its liability to \$5,000 on each person, and \$10,000 to a single accident in which several persons are injured.

Another policy, issued also on the basis of the pay roll, is for the benefit of the workmen themselves, and provides for the payment of either one-half or full wages in case of accident to the workmen, for either six months or a year, and the payment of six months' or a year's full wages in case of death. It has been the usual custom for the employer to take out a combined policy, protecting the workman as well as himself. In return, each workman is charged by the employer a few cents a week for the protection which is thus afforded him. Still another phase of this business is the public liability, indemnifying against injury to the public by the insured or his men.

Under this system, the employer who is insured is not disturbed by vexatious lawsuits. When one of his men is killed or injured, instead of going to the expense of hiring lawyers and defending himself in the courts, he simply fills out a blank with an account of the accident, states the age and wages of the injured man, and mails it to the company's office. One of the company's employees makes an investigation, if he finds that the accident is the result of carelessness, the employer is so advised. Then, if the injured man brings suit, the papers served upon the employer are turned over to the insurance company's lawyers who carry on the proceedings and pay all fees. But if the employer is found to be plainly liable, the company send a representative to the injured man and makes a fair cash offer on the understanding that he will sign a release of all legal claim.

THE BIG SALMON SALE.

The "bear" argument on salmon, an outline of which was given in this column yesterday, received a decided set back by somewhat sensational reports of diametrically opposite character, and as matters look at the present time the "bear" interest would appear to be placed at a disadvantage. The most conspicuous piece of news was a report to the effect that the well known English firm, Pelling, Stanley & Co., have purchased a block of 40,000 cases of Alaska fish in their market. Next

to that was a report of offers in the New York market for several thousand cases by a prominent packer conspicuously identified with the Alaska packers' "pool." The English firm have made heavy deals in salmon before and are no strangers to the market. That firm and the packer referred to it may also be remarked as closely allied in a business way. Those facts are suggestive, and the latest move, therefore, causes a great deal of mental speculation. Opinions are divided as to whether the purchases and inquiries were for the sole account of the persons who figure as principals or indirectly for the members of the "pool." In some quarters, it was argued that such deals are absolutely necessary to prevent a deluge of salmon from England upon this market, and it is maintained also that the combine or their friends will have to lend moral and material support to keep the market in form. A prominent western commission firm closely identified with the "pool" has been hard at work on salmon business in both this and the foreign market thus adding to the circumstantial evidence of outside stock being booked by prominent members of the "pool." Prices have advanced 6d@1s in Liverpool since the large English purchases were made, and it is gradually becoming more difficult to secure lots of more than a few hundred cases at \$1.10 in the New York market, while anti-pool stock at "cut" prices is represented as being pretty well cleaned up in the San Francisco market.—N. Y. *Commercial Bulletin*.

DIAMONDS IN SOUTH AFRICA.

A tremendous excitement has recently been created in Pretoria, the capital of the Transvaal, owing to the alleged discovery of diamonds on the lands of the municipality, says the correspondent of the *London Mining World*. Five diamonds are alleged to have been found in the early part of last week on the Pretoria town lands, and affidavits have been made to that effect by the finders. Sceptics say that experts declare that these stones are Bravillian diamonds, and are nothing like any diamonds ever found in South Africa. Other experts contend that that goes for nothing, because all diamond experts know very well that Kimberly, Dutoitspan, Bultfontein and river stones are all different, and can be picked out at a glance, and this being so they see no reason why diamonds found so far away as Pretoria should not have their peculiar characteristics.

SHOPPING WITH BABIES.

A modern plan for taking care of babies in arms or in carriages while mothers do their shopping, and which seems to work well for both shopkeepers and mothers, is as follows:—Ladies on entering the store get their babies checked, and do their shopping in comfort. If the baby is in a carriage the boy gives a check for it, and amuses the youngster until its mother has finished her shopping. If it is not in a carriage, it is amused in the same way inside of the store. This somewhat novel plan may be seen in operation at Toronto's leading dry goods store.

"HONOR OF THE BAR."

"A Barrister of Twelve Years' Standing" writes to the *London Times* on the lawyers of that city, and says: "There would not be such an outcry against us barristers if we were to leave of whining in public about the 'honor of the bar.' The 'honor of the bar' allows us to receive and keep heavy fees for work we have not done. The same honor kindly also allows us to receive fees for work which we know that in all probability we shall not be able to do. It allows us to support a weak case by making accusations against innocent people to shelter our own clients. It allows us to make horrible insinuations which we know we cannot prove, but which we hope will have weight with the jury, and only to withdraw them when we find that they will not pay. Let any one attend the Middlesex or Old Bailey Sessions and hear the language and subjects of conversation. A 'grand night' on circuit would also be instructive. The artifices used by many barristers, without any strong public protest from others, to obtain briefs on behalf of prisoners, are horrible and contemptible. In short, it is a fact that barristers, as a whole, are not honorable till they are successful, and when successful anything disgraceful which they do is, of course, 'noble.' The judges evidently agree, because in spite of the 'great assistance' which they say they hope they will have from the bar when first appointed, and always say they have obtained on the rare occasions when they retire—in spite of this, the moment they became judges, they at once cease to treat barristers as if they were gentlemen, unless perchance they are noble, in other words, leaders.

COURAGE IN EVERY-DAY LIFE.

Have the courage to discharge a debt while you have the money in your pocket.
Have the courage to do without that you do not need, however much your eyes may covet it.

Have the courage to speak your mind when it is necessary you should do so, and to hold your tongue when it is prudent to do so.

Have the courage to speak to a friend in a seedy coat, though you are in company with a rich one and richly attired.

Have the courage to make a will and a just one.

Have the courage to tell a man why you do not lend him your money.

Have the courage to cut the most agreeable acquaintance you have when convinced he lacks principle. A friend should bear with a friend's infirmities, but not with his vices.

Have the courage to show that you respect honesty in whatever guise it appears, and your contempt for dishonest duplicity, by whosoever exhibited.

Have the courage to wear your old clothes until you pay for your new ones.

Have the courage to obey your Maker at the risk of being ridiculed by men.

A large number of Northwest Indians have been arrested by the Mounted Police at Calgary.