

ing on many abandoned phosphate properties which require capital for their proper development.

A SPECIAL correspondent of the Glasgow *Herald* describes the Lake of the Woods as a pretty bit of scenery, and adds: "Some dyspeptic has been proposing to make it the site of a sanatorium, but surely Canada has not come to that. My experience, and I am not ostrich-stomached, is that the whole country is a sanatorium. Its clear, bracing autumn air is worth all the tonics and liver pills ever concocted by mortal quack."

SEVERAL dissolutions of partnership of minor importance have taken place. James Dobie, the silent partner, is continuing the dry goods and grocery business of George Woods, at London.—D. A. Mackenzie continues the manufacture of varnish, formerly carried on in this city by Mackenzie, Musson & Co.—The Guelph White Lime Co. is dissolved.—Geo. H. Wright retires from the slipper manufacturing firm of Brown, Wright & Co., at Berlin. The style of the firm is changed to Brown, Whiting & Co.

"It's pretty costly advertizing, I confess," said a well known grocer to a reporter of the *N. Y. Times*, "but I must follow the custom." He referred to the exposure of bags and bins of coffees, and sugars on the sidewalk in front of his store. "Now just look there," he continued as a well dressed man dipped his hand into a bag of coffee and withdrew it filled with grains, "he's taken at least two or three ounces, and at the close of the day, by frequent repetition of these petty thefts, we lose a big weight of goods. Sometimes we send a boy after a man and make him disgorge, but we can't do this in all cases. We have thought of covert fishhooks and other devices, but sober second thought has advised differently. We must just look on, grin, and bear our losses." We do not by any means agree that this grocer "must follow the custom." No one is bound to follow a bad or a foolish custom, and one who knows it to be bad or foolish helps to perpetuate by falling in with it; whereas if he put his foot down and refused to follow it he might influence others to do the same.

It is about two years since A. J. Jex began carriage making in Brantford, but he cannot be said to have been successful. A fortnight ago he gave a chattel mortgage for \$1500, and we learn has since assigned.—R. McGill & Co., grocers, Dutton, are in trouble and have assigned. He was only in business some two years.—J. W. Nicklin removed to Toronto from Moorfield where he had been a long time in business as a hardware dealer, and had made a good record. In February last he purchased a business in this city for cash and notes, but for some reason this stock has disappeared and he has not been seen, so far as we can learn, around the premises for over a week. His landlord professes ignorance as to his whereabouts.—A few days ago, J. W. Richardson, shoe dealer, left his place of business at Atwood, we are told, and his present address is not known. Robert Henfield, of Listowel, is in possession of the stock and is disposing of it. He claims having paid for it and exhibits papers to prove the same.—A dealer in tobaccos and cigars in Galt, named H. J. Rattray, has failed and assigned after being burned out last month with but little insurance.—A. Wetherall & Co., dry goods dealers, Hamilton, are in trouble and have made an assignment. It is only two years since Mr. W. compromised liabilities of \$12,000 at 45 per cent.—H. C. Liersch, tailor, at Hespeler, who we intimated last week was likely to as-

sign, has already done so.—At Mono Road, W. H. Mitchell, a carriage maker, has assigned.—So has John Lawrie & Son whose failure we noted last week at St. Catharines.

The potters of St. John's, Iberville and Hamilton had an interview some days ago with the Ministers of Finance and Customs. What they want is more protection, although the duty on stone and china ware is already 25 to 30 per cent. The reasons alleged are that English potters are trying to regain possession of the Canadian market. That the modes of classifying entries at the customs nullifies, in part, the effect of the duty, and that "a higher rate of duties would give a great impetus to the business." The sewer-pipe makers also asked for more protection."

#### INSURANCE NOTES.

The following rather striking certificate is given by the *St. Thomas Times*:—"C. E. German, insurance agent, officiated in the east side Methodist church, Glencoe, last Sunday. His efforts seem to have been appreciated by the congregation, and there is no doubt that he would make as good a canvasser for heavenly as he is for earthly insurance."

The twenty-fourth annual meeting of the Windsor marine insurance company was held last week. Next to the "Avon" this is, says the *Halifax Herald*, the oldest and most substantial marine insurance company in Nova Scotia. The year just closed was a fairly prosperous one, and a dividend of \$25 a share was paid. The company has a paid up capital of \$50,000, and a rest of the same amount.

Some remarks are made by an indignant correspondent upon the "almost criminal carelessness of insurers as to taking precautions against fire," and he asks, angrily, "What should be said to such people as invite the Fire Fiend by their doings or rather not doings?" We can scarcely tell him what to say, if indeed anything one could say would do any good. But we are reminded that, in China, the owner of a building which takes fire is taken to a public place and soundly beaten for his assumed carelessness in allowing a fire to happen. But in these latitudes, some insurance people are too glad to pay the loss, and get a puff in the papers for doing so promptly, with no questions—or not too many questions—asked.

A feature deserving the attention of insurers is mentioned in a recent announcement of the Hand-in-Hand Insurance Co., of this city. It appears that, under the statutory conditions, plate glass windows in a building are not covered by an ordinary fire policy unless specially mentioned thereon. Nor does a plate-glass insurance policy cover damage by fire. It is worthy of notice that a policy in this company—which is the only one licensed by government, so far as we know, to insure buildings, including plate glass, against fire—combines all hazards, and guarantees its policy-holders against accidents of any description.

In Illinois they have what is called the Saloon Keepers' and Liquor Dealers' National Life Indemnity Association. In short it may be described as the S. K. L. D. N. L. I. A. C., its headquarters being in Chicago. It was only started in October, 1885, and had not had any death among members at the time of the issue of the 1885 Illinois Insurance Report. It then had 230 members insured for \$242,000, and was officially reported as having "no assets."

We observe that the agency in this city of the Quebec Fire Insurance Company has been removed from Wellington st. to more eligible quarters in the new Quebec Bank Chambers on Toronto st.

ASSESSMENT LIFE INSURANCE.—An action at law is likely to arise in Toronto over a cooperative certificate of \$2,500, the notice of an assessment upon which, it is claimed, was not sent to the holder of the certificate at the same time as to others, and only reached the widow after his death. The ups and downs of these assessments make them a curiosity at times, and we have appended those received by a certificate holder in Toronto during the past year. Instead of six for \$1.00 each they were: No. 1, \$1.00; No. 2, \$3.00; No. 3, \$5.00; No. 4, \$5.00; No. 5, \$3.00; No. 6, \$5.00. The first three-dollar assessment produced \$9,837, but the last three-dollar one, only \$9,526. What will happen when the bi-monthly calls are all \$5.00 each?

A. O. U. W.—The supreme jurisdiction has called for assessments Nos. 7 and 8 for April, being two per month so far this year, or at the rate of \$12 per \$1000. That is double the rate at which we were assured that assessment insurance could be carried even for thirty years. Tennessee is the only state in the supreme jurisdiction which is not retrograding in membership, consequently still higher assessments must be expected, and then the inevitable ending. The states of Indiana, Kentucky, Georgia, Louisiana, Arkansas and Texas are annual applicants for relief from the supreme lodge. No less than seven Relief Calls have been made upon Ontario by the supreme jurisdiction, during the past seven years. This province now has 11,941 members. Two assessments have been made for March, making four for the first quarter. California has 18,329 members, and the deaths called for \$10.80 per \$1000 in 1886, being more than double the rate of a few years ago. No less than 6,221 members have died or dropped out of the order in that state.

—Out of a total Customs' revenue for 1886 amounting to \$19,725,178, the amount of duties collected at the Custom Houses in various cities and principal towns during the fiscal year 1886 were as under:

Customs' duties, Montreal.....	\$7,445,366
" Toronto.....	3,419,265
" Halifax.....	1,325,150
" St. John.....	871,953
" Victoria.....	806,865
" Quebec.....	697,416
" Hamilton.....	663,442
" London.....	494,128
" Winnipeg.....	456,850
" Ottawa.....	306,776
" Charlottetown.....	212,750
" Kingston.....	171,942
" Moncton.....	154,883
" Brantford.....	113,809
" Yarmouth.....	86,459
" Sherbrooke.....	65,769
" St. Stephen.....	64,423
" Fredericton.....	45,058
" Pictou.....	41,192

Aggregate of 19 places.....\$17,443,496

—A distant relation—a story told over a telephone wire.—*Lowell Citizen*.

—The gambler who follows his ante, is often obliged to hunt up his "Uncle."—*Whitehall Times*.

—To grocers: Now get out the nice, fresh maple sugar you stored away last spring.—*Washington Critic*.

—A coal stove is a cast-iron paradox. It won't burn unless you put it up; then it won't burn unless you shake it down.—*Warwick Dispatch*.