September 20, 1895.

which so much is being said about the country. Very likely this conclusion is correct. Inventors are reported to have already devised power brakes by which the motorman, by a slight movement of the hand, can almost instantaneously stop a car, while running even at a very high rate of speed. These brakes are quite expensive and for this reason, possibly, they have not been, as a rule, adopted by the trolley companies. The time will come, however, when the railroad companies will be compelled, both by public opinion and by business considerations, to adopt every or any practical appliance, no matter how expensive it may be, which will protect human life. Costly litigation will follow the killing of people on the public streets, and in time, if the killing continues, the damages that in many instances must necessarily be paid will far exceed the cost of appliances which would prevent such accidents. The objection is raised by the trolley companies to the use of the instantaneous brake, that the immediate stopping of the car would shake up the passengers and possibly bruise some of them. This argument is not a tenable one, for steam cars running at the rate of forty to fifty miles an hour, are often stopped by the application of air brakes and the reversing of the engine to prevent accidents, even if the passengers are somewhat shaken up by the operation. It would be better for the trolleys to slightly bruise a few people than to kill one by their inability to stop in time to prevent such killing. In the long run the most expensive appliances for the trolley cars may become the cheapest.

To the question, "Has the National Policy made you rich?" the Advertiser some time ago submitted the following classified answers:

Answer-No.

The mechanic. The city and town laborer. The professional man. The farmer. The farm laborer. The farm laborer. The railway employe. The railway employe. The railway shareholder. The storekeeper. Answer-Yes.

The monopoly holder. The privileged class. The boodling politician. The fat office-holder. The crooked contractor. The crooked contract broker. The railway charter manipulator.

Readers can judge for themselves whether or not the class law has been operated in the best interests of the great mass of the people.—London Advertiser.

Our worthy contemporary is simply immense in supplying classified answers to fool questions; and judging from the above it might be supposed that the answers it gives were bona fide replies to a question it had sent out. It is careful, however, not to supply the names of any of the classes answering No, not even of one so-called independent manufacturer; and it is entirely too cautious to mention the names of any of those whom it classifies as answering Yes. This is cowardly. Why don't it tell that for years a large majority of the people of Canada answer Yes to its question.

There are 731 banks in the Dominion of Canada under control of the Postoffice Department where people deposit their savings. That is 32 more than there were in 1894. During the year which ended June 30th, 1895, as many as 143,685 deposits were made in these banks, averaging \$52.11, or in all \$7,488,-028. This is some \$36,000 less than was deposited last year,

but it is still a very large sum, when an account is taken of the general depression in business. Besides this the postoffice savings banks have now the competition of almost every incorporated bank in the country. They all started savings departments so soon as the Government lowered the rate of interest in the postoffice savings banks from 4 to 3 1-2 per cent. and raised their rate of interest back to 4 per cent. In the postoffice savings banks there was on deposit on the 30th of June, the sum of \$26,805,542, or \$3,547,674 more than at the close of 1894. The average sum at each depositor's account is \$222.22. The average the previous year was \$215.-84. The accumulated interest on the popular savings during the fiscal year was \$876,049. In ten years the savings have increased over eleven millions of dollars. The system was established in 1868, with 81 postoffice savings banks. The following year there were 231 banks, with a total deposit of \$856,814. The system cost to manage that year 0.67 per cent. of the total amount in the banks. In 1885 the cost was 0.24 per cent., or \$35,751. In 1891 the cost of management was 0.26 per cent., or \$60,193; last year the cost of running the 731 postoffice savings banks in the country, with their \$26,000,000 of savings, was but \$57,116, or 0.24 per cent. The number of deposits made during the year was 143,685; number of withdrawals 85,588. Twenty-six thousand accounts were closed and 29,000 new ones opened, leaving 120,628 accounts on the books of the institution at the close of the year. The 731 postal savings banks in the country cost on an average \$78 each to run last year.

The American Carpet and Upholstery Trade paraphrases a familiar poem, applying it to dealers who do not advertise and which is exceedingly appropriate to a large number of manufacturers whose names we know. Hear what it says about Mr. A. B. Adhem :---

Abou Ben Adhem-may his soul have peace.-Sold rugs and carpets down at Delhi, Greece. Early each morning he rose and quickly hied Himself unto his store, the where he cried His rugs until the evening's shadows fell, But many a day poor Adhem failed to sell Enough to pay expenses ; this him sore Did grieve, and often deep he swore. One night he sought his hard and lonely bed-He was a bachelor : how could a wife be fed On such scant profits as his trade returned He slept, but soon awoke ; his eyes discerned A form of wondrous beauty standing near, The sight of which filled Abou Ben with fear. "Your pardon, sir; I did not hear you knock. No rugs I want to-day, I think; my stock Is full." "That's true," the angel said, "And so it will be until you are dead. Here is a list of men that have much gold, Read carefully the names that are enrolled. Pray do you know them, these men blessed with scads ?" "Yes, lord," said Adhem, "oft I've read their ads. I see it now, and henceforth will be wise ; Write me as one that's going to advertise " Write me as one that's going to advertise. The angle wrote and vanished. Adhem slept. And at the earliest light from bed he leapt. Then to the newspapers be went in haste, And interviewed the men of shears and paste. More printers did each editor engage, For Abou in each paper took a page.

The angel came no more, but the next Fall Ben paid the biggest income tax of all.

Manager Hill has missed an opportunity to capture a freak that might have proved a drawing card at the Toronto Fair,