

SECRET OF ENGLAND'S FINANCIAL SUPREMACY.

If the United States are to attain a commercial, and still more a financial position, equal to that of England, the dollar must be given the qualities of the pound sterling; that is, there must be no sort of doubt that it is a gold dollar, and that never, for any reason or under any pretext, that which is called a dollar shall be paid in silver. Then all nations will have the same faith in the dollar that they have in the pound sterling. As the United States have a territory infinitely more vast than that of England, a territory full of the most varied resources, and in which capital can find great opportunities of profit, that country will become the chosen land for the capital of the whole world. The old nations, with narrow territory already almost completely in use, such as (besides Great Britain) France, Belgium, Switzerland, and recently Germany—all these strenuous producers of savings that they no longer know how to employ, will direct their overflowing capital towards the United States. All that is lacking is a completely solid monetary system to enable the American people to profit by a large part of the capital accumulated in such enormous quantities by the old nations of Europe.

At the present moment throughout Europe, and even in France, prudent people try to have a part of their fortune in pounds sterling, because it is known that pounds sterling are the only true money, that is to say, money that is not exposed to change by new legal arrangements. It is not known exactly what the dollar will be, or the mark, or even the franc. The whims of legislators may change them in the future, there is a rooted confidence among men engaged in finance the world over, that the pound sterling will always be a piece of gold of 7 grammes and 988 milligrammes, 916.66 fine, and that England will never commit the blunder of putting gold and silver on the same footing as money. Thus the pound sterling, all the world through, especially when long contracts are to be made, is not only the money *par excellence*; it is the *only* money, and in it alone can be placed almost absolute confidence.—*M. Paul Leroy-Beaulieu, in Forum.*

THE LIGHTING OF PAPER MILLS.

Mr. Ludovic Maclellan Mann, of the Glasgow branch of the North British and Mercantile Insurance Company, has written a very excellent paper which appears in the *Paper-makers' Circular* of Nov. 11th last. The author discusses the various risks from fire incident to the manufacture of paper, in a very clear manner. He deals with oil, gas, and the electric light, and points out the various improvements that are necessary in the construction of oil lamps, emphasizing more especially that corrosive action will always be a risk, by rendering a lamp dangerous by loosening the joints, and maintains that the lamp should be strong enough to bear the weight of a man, either when it is in a horizontal position or standing upright; in other words, that it should be strong enough to resist the strain of being trodden upon. Gas brackets are also liable to get loose at the joints, and all gas lights should be strongly enclosed by wire globes, except where there is dust, when lanterns should invariably enclose all gas lights. Wire globes should not be used in these rooms, as the dust simply accumulates.

With regard to lighting by electricity, the ever-present dangers from arc lamps are fully dealt with, and even incandescent lamps entail risk, owing to the deposit of dust on the brass work. More than this, arc lamps in the dust rooms are exceedingly dangerous, whilst once more, there is the ever-present danger of electric wiring. As in oil lamps and in gas brackets, there is the danger of the loosening of the metal work. The vibration of the loosened joints sets back screws, and leads to a short circuiting and possibly fire. We have personally seen a remarkable instance of the dangers accompanying the heating of a switch owing to screws running backwards, by reason simply of vibration and nothing else. On account of such dangers, manufacturers get annoyed, and say that electricity is dangerous, and give it up. There is no doubt, however, that it is the safest kind of lighting known. We see that Mr. Mann approves of a concentric system of wiring, although the lead envelope is liable to be damaged in a chlorine-

laden atmosphere, and also from rats engaged in playfully gnawing at the outward cable.

Mr. Mann has written a very admirable paper, which is well worth the attention of all paper manufacturers, as well as of fire insurance surveyors. His observations on the dynamo are of course obviously correct. Mr. Mann winds up by stating that with a sound installation, and a competent engineer in charge of the machinery, electrical fire risks can be reduced to a minimum.

HIGH LIVING ON THE GREAT LAKES.

It is well known that seamen on board steamers of the Great Lakes of this continent fare well as to substantial food, much better probably than those of other countries. But one does not expect to learn, as we do from the *Marine Review*, of Cleveland, that improved freights during the present fall, succeeding a period of enforced economy, has brought with it extravagance such as the free-living American delights to indulge in. We quote the following paragraph:

"Profitable freights caused high living on some lake freight steamers during the latter part of the season just closed. Following is a copy of the printed bill of fare gotten up on Thanksgiving day for the steamer 'Charles A. Eddy,' of which S. Stratton is master and H. H. Renolds steward: Oysters raw and oyster stew. Fish—Boiled trout, egg sauce. Relish—Michigan celery, lettuce and queen olives. Roast—Sirloin beef with brown gravy, young turkey with cranberry sauce and fricassee chicken on toast. Salad—Cabbage. Vegetables—Boiled potatoes, mashed potatoes, sweet corn, pickled beets and lima beans. Dessert—English plum pudding with brandy sauce, mince pie, green apple pie, pumpkin pie, assorted cake, mixed nuts, oranges, bananas, American cream cheese, tea, coffee and milk."

GERMAN HARBORS.

The great improvements effected during the last few years in the ports and harbors of the German Empire have had a great deal to do with the rapid development of the German mercantile marine. During the last decade more than £400,000 have been spent in extending and deepening Hamburg harbor. Extensive works have also been carried out at Cuxhaven, in the Elbe estuary. Bremen, too, has been able to preserve its position as a great maritime centre by the creation of a deep and spacious harbor at Bremerhaven, in the estuary of the Weser, thirty-seven miles below Bremen town. At the same time, that portion of the Weser situated between these two places has been widened and improved, so that now vessels drawing 16 ft. 6 in. can get up to the quays at Bremen at all times of the year. These improvements bore fruit immediately, the tonnage of sea-going vessels entering Bremen harbor last year amounting to 641,000 tons, while before the works were executed the highest figure for the year had been 94,000 tons. At the present time the new basin at Bremerhaven is being enlarged to receive vessels drawing 32 ft. of water, and this work is expected to be finished before the winter of 1896. As regards the Baltic ports, Lubeck is to be connected with the Elbe by the Elbe-Trave Canal, and this work will be finished by the autumn of 1898. The fairway between Stettin and Swinemunde is to be dredged out to 22 ft. 6 in. The navigable channel between Königsberg and Pillau is also undergoing improvement, and this work to be completed in 1897. Lastly, a free harbor is to be laid down at Königsberg.—*Timber Trades Journal.*

HUMOROUS GOOD SENSE FROM CLERGYMEN.

Most people, says the *London Globe*, have heard the story of the bishop who, being asked his opinion of a sermon which had already been pronounced to be too High, or too Low, or too Broad, by three other auditors, said simply and directly that, for his part, he thought it too Long.

Then there is A. K. H. B.'s genial story of a youthful divine who, being unwise enough to fish for compliments by remarking to an elder of the kirk, "That was a fine text I had today," was snuffed out by the impatient reply, "Oh, yes; there was naething the matter with the text."

The famous Dr. Parr, after preaching once before the lord mayor, was also foolish enough to ask the latter how he liked the sermon. "Well, doctor, to speak frankly," was the reply, "there were four things in it that I did not like to hear. They were the quarters of the church clock which struck before you had finished."

Some excellent sayings of Spurgeon are given in a volume of "Personal Reminiscences," by Rev. William Williams. Here are some of them: "Mind your illustrations are correct. It will never do to describe Noah, as one did, sitting outside the ark reading his Bible." "Always get the true meaning of a text. One local preacher took 'He for our Profit,' and preached on 'The Prophetic office of Christ.'" "Mind your figures of speech are not cracked. Don't talk like the brother who says: 'I fly from star to star, from cherry-beam to cherry-beam.'" "Get amongst your people, or somebody may be saying of you as an old lady said of her minister, that he was invisible all the week and incomprehensible on Sundays." "Shun all affectation in the pulpit, and mind you never get into the goody-goody style. One of this sort said, 'I was reading this morning in dear Hebrews.'" "Mind the theme of your sermon suits yourself. A beardless boy should not preach from 'I have been young and now am old.'"

A NEW TRANSLUCENT ROOFING.

It is stated that about 5,000 square feet of surface on top of the roof monitor of a new forge shop in East Berlin, Conn., consists of an impervious material designated as translucent fabric, which possesses the property of transmitting the light quite well, though giving it a decided yellow tinge. The material consists of a wire cloth, having a mesh of about an eighth of an inch, covered with a product of linseed oil which resembles a flexible gelatine, made by a process not yet disclosed. This roof is said to have sustained itself through severe rain storms without any leaking, cracking or changing of its shape, the material also remaining unignited when exposed to a temperature of 800 deg. F. It has been in use, too, without injury on a foundry skylight inclined at an angle of 45 deg., within 20 feet of a chimney blowing out sparks and small pieces of molten metal.

A MODEL INDUSTRIAL VILLAGE.

Mr. George Cadbury, of Birmingham, has just entered upon a novel experiment for the benefit of his workpeople. He recently purchased nearly 200 acres of land adjoining the works at Bourneville, near Birmingham. The estate has to be divided into 800 plots for building purposes. Semi-detached villas will be erected, and a sixth of an acre will be apportioned to each residence. A 999 years' lease of the ground at a nominal rental will be given, and the £250 necessary for building purposes will be advanced on mortgage by Mr. Cadbury's solicitor. A park, a public building, baths, and several playgrounds will be established. The tenants, by weekly instalments, repay the cost of building and become the owners.

A NEW WAY OF PAYING ONE'S DEBTS.

"Now, sir," said the shoemaker, "pay me my bill or I shall lose my temper. I have waited long enough."

"My good man," the debtor replied, "I have no money, but I will give you an order on Mr. H., who has been in my debt for ever so long. Here, take this sealed packet, but don't let him perceive that you know anything of its contents."

The shoemaker, in great glee, betook himself to Mr. H., and handed him the missive, which ran as follows:

"Dear H., the bearer, an unfortunate but honest man, has lost his wife and children during the last week, and is besides threatened with imprisonment for debt. Persuaded that you will gladly seize any opportunity to assist a poor man in distress, I commend him to your kindness. Yours sincerely, C."

H. gazed with emotion at his visitor and pressed 30 shillings on his acceptance. The shoemaker departed in a happy frame of mind, little suspecting that he had been taken for a beggar.—*Liverpool Mercury.*