

AN ASTONISHING EXHIBIT.

It would be an astonishing exhibit were the life insurance companies able to show how inadequately insured most of their policy-holders are. Men of family, who have nothing but their income, seem to think that a policy for five or ten thousand dollars is quite enough when their annual income is from twenty-five hundred to five thousand dollars. How do these insurers expect a widow and several children to live on the interest derived from the investment of, say, ten thousand dollars, when the family has been spending his full earning of five thousand?

The interest rate on safe securities is steadily falling, and those who leave inadequate life insurance might often as well leave none at all, as the beneficiaries soon learn that the income to be derived from it is insufficient, and are apt to fall victims to the advice of fools or knaves as to speculations which will yield larger returns than any mere 4, 5 or 6 per cent. The sure and sound investments for trust funds which will give over 4½ per cent. net, are not easy to find, and women are proverbially inclined to listen to alluring tales as to mining stocks, ranch bonds, real estate schemes, manufacturing companies, and the like.

Evidently the life agents do not work their fields properly, or else the insurers have failed to give the question of income to be secured proper consideration. A man whose income is \$7,500, and who has a wife and three children, represents to himself and family the earning power of \$150,000 at 5 per cent. Assuming that his entire personal expense is one-third of the income, it would still take \$100,000 well invested to maintain his family in the manner to which he had accustomed them. Yet how many men with approximately the income instanced carry only ten or fifteen thousand dollars life insurance, and how few as much as thirty or forty thousand?—N.Y. Journal of Commerce.

KEEP GOOD COMPANY IN ADVERTISING.

No matter how reputable you and your business may be, you do not wish to associate with questionable characters. You do not want your home or your business located next door to a gambling den or in the same building with a crooked concern.

Yet, although you are a shrewd business man and an expert advertiser, you seem never for a moment to question the associations in which you place your advertisements.

Did it ever occur to you that you should send these advertisements out in the proper kind of company, with reputable, dignified and clean associates?

You want preferred space, top of column, next to reading matter! But you are utterly indifferent as to what the reading matter is, what "rotten" ads. are below or alongside of you, what the tone and character of the publication is. All you ask is, "What's your circulation?" Guaranteed circulation is the alpha and omega of your consideration.

Has it ever occurred to you that the kind of circulation is of some importance? Is a circulation gotten by the forcing process, by sledgehammer solicitation, by all sorts of subterfuges, premium schemes, and gift enterprises, worth as much as a circulation founded on the intrinsic merits of the reading matter of the publication—a circulation that has grown of itself?

Study carefully the character of the publication in which you propose to be represented. Read the editorials and see if they are worth reading, and such as it is reasonable to suppose men and women subscribe to and pay for. Ask paying subscribers their opinion of the publication and its value. Are the technical or special articles and items, the miscellany, such as

people will read and pay for? Nothing is so expensive as the thing you get for nothing. Shun the paper that wants to "write you up"—that wants to give you something. It's a fake.—H. J. Bohn, in Advertising Experience.

SOMETHING ABOUT THE YUKON.

Having been interviewed in Montreal this week by a representative of the Gazette, Lieut.-Col. Domville, M.P., for King's County, New Brunswick, had something to say about the Yukon District. He was up there from June to September, and he says the climate in summer is beautiful, and from all he can learn the winter season is not too bad.

"All you hear," said he, "is exaggerated. They lie about the climate and the country, and when they get tired of this, they then go in to lie about the gold."

Being asked if he had criticized the officials in the manner represented by the despatches from the West, he replied as follows:

"There are complaints; you hear them, I hear them, everyone hears them; and what I said was that these charges should be investigated. It is no more than right and just, that both parties in the House should insist upon having a searching investigation."

As for the country, the colonel says it is all right, and if he had no family ties down East, he should never have left the Yukon. He went in by Skagway, and walked over the Pass in two days. He is confident that by next year, with faster boats replacing those at present on Lake Bennett, one will be able to travel from Montreal to Dawson City in twelve days, and that the trade between old Canada and the country up north will be worked up to very considerable proportions.

When Colonel Domville left Dawson, the population was about sixteen thousand. There are three newspapers, he says, and a couple of theatres. Living is, of course, very high, and as a matter of fact a Government official, who receives \$65 per month, as a salary, and is obliged to spend \$20 a day, does not lay a great deal of money aside for a rainy day.

"What about the Stikine route?" the Colonel was asked; and after meditation some time, he said: "It is not worth a hairpin. There is no water of any consequence in the river, and it can never become an entry to the Klondyke."

IRON AND COPPER IN CAPE BRETON.

The Sydney Daily Record has an article on the newly discovered iron deposits at George's River, C.B.

George's River mountain (so-called, is, in reality, the end of a range of hills that may be said to extend from the Grand Narrows to a point on the Little Bras d'Or Lake, about eight miles from North Sydney. It has a height at this place of about 700 feet, and almost perpendicular in some parts. A deep brook runs along its Eastern base, and empties into George's River, which is really a long and narrow arm of the Bras d'Or.

The deposit is of a surpassing richness and the quantity is said to be unlimited. So far as is yet known, the deposit runs in width nearly a quarter of a mile and is upwards of two miles long. The ore consists of magnetic and hematite, and is of fine quality. Shafts have been sunk at different points, and the results in each case were highly gratifying. Besides the main seam, there is another smaller one, but no less rich, half a mile distant. The iron find has also led to fresh discoveries of copper in the same vicinity, a fact that will leave the owners in the same predicament as the donkey who found himself between two bundles of hay.

As a site for smelting works, George's

River cannot be excelled, in the opinion of the Record. They have the ore on the spot, the finest of limestone at hand, and coal at their doors. The banks of the river afford admirable ground for such operations, and the river valley would make a suitable dumping-place for refuse. Besides the shipping facilities are first-class—rail and water right at hand. The lake at this point affords fine anchorage, and the largest vessel could load there and depart by way of the Big Bras d'Or entrance and smaller ones, if desirable, through the canal.

WINE PRODUCTION.

According to the *Moniteur Vinicole* the wine production of the world in 1897 was 2,843,478,920 gallons as compared with 3,262,103,820 gallons for the previous year. The largest producer, of course, was France, whose output was 854,713,420 gallons, or including the product of Aigiers, 970,115,980 gallons—more than one-third of the total. Italy and Spain follow with products respectively amounting to 685,836,780 and 519,338,000 gallons. Roumania is fourth on the list, with an output of 85,544,000 gallons, exceeding by 5,000,000 gallons the combined products of Austria and Hungary; and the vinticulturists of Russia have made one-fifth more wine than those of Germany. The United States ranks sixteenth on the list of the world's wine producers, being outclassed by the Argentine Republic, Switzerland, Turkey and Greece, and only slightly ahead of Bulgaria and Servia. The chief wine producer of the Western Hemisphere is Chili, whose last year's output of 73,976,000 gallons was the sixth largest in the world. The tabulations of the *Moniteur Vinicole* are full of surprise as well as of information.

FORTUNE SEEKERS RETURN.

W. W. McLellan, barrister, who was one of the exploring party who went from here on the schooner "A. H. Hardy" a couple of months ago to Labrador, arrived back yesterday, having left the schooner at Mulgrave and came to the city by rail.

Mr. McLellan says they visited every bay and river to a distance of 100 miles North of Nain. They did not go up Hamilton Inlet, but interviewed parties who had been up. The party were satisfied that there is but little gold in Labrador. The country is of a mountainous, granite nature, and there is very little good timber to be found. They found mica, but in pockets only, and not in streaks. They also found quantities of haladorite, a bluish stone, and brought home a lot of it.

Mr. Williston came up by rail with Mr. McLellan, the rest of the party stayed on the vessel. Before they left Labrador they experienced pretty cold weather. They are satisfied that the reported discoveries of gold quartz and good timber are mythical.—Halifax Chronicle, 1st October.

—We frequently waste our sympathy, says the Pittsburg Despatch, which proceeds to give some examples: "A philanthropic woman here recently placed bath-rooms on each floor of one of her tenement houses. After a time she made a personal visit in order to judge of the sentiments of her tenants on the subject. At the first flat visited the occupant was loud in her expressions of gratitude. 'I don't see how I ever got along without it,' she exclaimed. 'Sure, I keep me coal in it.' The tenant of the next flat was equally pleased with the improvement, for she declared she rented it out for \$3 a month. In other tenements the bath-tubs were used for wash tubs, ice holders, and garbage receptacles."