

Correspondence.

CANVASSING AND POLITICAL CORRUPTION.

Editor MONETARY TIMES.

SIR,—In your issue of December 2nd, reference is made to an extract from a speech delivered by Mr. Foster, in which he states that "political corruption is abroad everywhere in local, provincial and Dominion elections." You submit that a remedy ought to be found.

Permit me to observe that at the root of corruption is the distasteful practice of canvassing, either by the candidate in person, or by his certified agents. Until "canvassing" is abolished, the door of opportunity will remain wide open.

In an intelligent electorate, canvassing is unnecessary, and should be classified as a criminal act. It is an easy step from "canvass" to "cash," and it is too true that the candidate who excels in both, has what is called a "cinch."

While the practice of canvassing obtains in almost every phase of election contests, the best men for public positions will hesitate to enter the arena.

A citizen of sterling integrity and manly principle, will decline to go from house to house, side-line to side-line, hat in hand, begging a vote from "Tom, Dick, and Harry," kissing babies, and playing the role of conscious hypocrisy. Every time he is compelled by custom to adopt such methods, he will feel his manhood shrink; until, finally, it may be entirely extinguished, and he becomes a full-fledged professional politician.

Electors may place reliance on an old time-worn saying, "It is a poor dog that is not worth whistling for," but they should remember that it is only "dogs" that are whistled for.

With the hope that "the cause and cure of corruption" may become a live topic, I am yours, etc.,

WILLIAM ALGIE.

Alton, Ont., 5th Dec., 1898.

ABSTAINERS AND LIFE ASSURANCE.

Editor MONETARY TIMES.

SIR,—Referring to your article headed "Longevity of Total Abstainers" in your issue of the 2nd inst., I observe that you only refer to the experience of one life company in Canada having a Temperance Section in the classification of its risks. I may remind you that for very many years the British Empire Mutual Life Assurance Co., which has been doing business in Canada since 1883, has placed its Canadian teetotal members in a separate section. The same rates of premium are charged as on lives in the General Section, but periodically an investigation is made into the mortality experienced by such abstainers and compared with that of the remaining lives. Any superior vitality thus shown to have existed is taken into account in the bonus, and hence it has arisen that in our Temperance Section a higher rate of bonus has been declared on each occasion of bonus distribution. The abstainers' bonus declared on the last occasion was 10 per cent. in excess of the rate allotted in the General Section.

The view taken by our board of directors has been that the equitable way of differentiating between the two sections was to charge each alike, and divide within each section the profits actually earned by such class. The difference of earnings is clearly attributable to any difference there may be in the mortality prevailing in the respective sections, and on this point our experience both in Canada and in Great Britain goes to confirm your conclusion that "Abstainers, as an average, are better life risks than those who are not."

It should, however, be borne in mind that "Abstainers" in this connection, speaking generally, are not merely abstainers from alcoholic liquors, but also from intemperate habits in other walks of life. Moreover, at the date of "entry" they have already gone through a period of training of at least three years. Viewing the subject, therefore, from this higher plane, a more accurate estimate may be obtained of the degree of credit for Longevity, which is due, as well to Teetotalism, as to those other forces of vitality which are usually found in association therewith. Yours truly,

A. McDUGALD.

Manager.

British Empire Mutual Life Offices.
Montreal, 7th Dec., 1898.

CUSTOM HOUSE OATHS.

Those antiquated relics of barbarism and superstition, the custom house oaths, are useless and ought to be abolished. Nobody has any respect for them. The law makes merchants or their clerks swear to things they don't know and cannot know, and the oaths are taken as a mere form, without any feeling of respect for them. The law is responsible for such unholy treatment of sacred things, and it should be amended. The Government places no dependence on the oaths of importers, but values the goods and charges duty on its appraisement, and yet the profane farce of swearing the importers continues. The Government holds the Bible to the lips of the importer, saying: "Your invoice is correct, and the values named therein the true values, so help you God," and then, turning to the appraiser, says: "Value these goods for entry purposes." Then the appraiser, paying no attention whatever to the sworn valuation, puts on his spectacles, gets down his prices current, and reports from consular agents, and values the goods. Then the importer is required to swear, or used to be so required, at least, to the correctness of the invoice, as revised by the appraiser. Why keep up this disgraceful and unholy system of tampering with sacred things? The indifference to truth that is shown so freely on the witness stand, and the contempt for their oaths that so many grand jury-men display, may be largely attributed to this custom house farce.—Chatham World.

TRADE IN SCOTLAND.

Respecting the increased activity in trade circles in Scotland and the heavy traffic on the railways there, the Glasgow correspondent of the Financial Times writes:

The removal of political unrest has tended to a broadening of general business in Scotch trade circles, and more confidence has characterized the tone this week. Although production in the chief industries has continued at the highest tension, the various firms are still unable to meet pressing wants. Indeed, it may be taken that at no time during the present decade has the pressure at the iron and steel works been so severe, and it is therefore not to be wondered at that makers have held for full prices. A satisfactory feature is that the work now being turned out is of a remunerative character, as the bulk of the contracts at low rates has now been run off, and the business now under execution is at prices which must leave a handsome margin of profit.

But, after all, perhaps the best evidence of the general activity is the push at the railway depots. The goods managers are at their wits' end to cope with the traffic, and where it is at all possible to secure additional ground, fresh sidings are being laid down. The Scotch railway

companies, at the moment, appear to be unprovided with sufficient rolling stock to tackle the goods waiting to be forwarded, and this, despite the fact that the wagons under contract are being despatched as soon as the last bolts have been fixed. Not much relief can be looked for on this side of Christmas, for with shipbuilders and other large consumers in a position to accept heavier deliveries of plates, angles, etc., with the continued pressure of coal shipments, and with wagons taken up by the increased haulage of potatoes, managers cannot hope to have more wagons available for weeks to come. The secretary of the Coalminers' Association has called the attention of the Board of Trade to the existing state of matters, as the miners frequently have been sent back this week after turning up at the pits.

Considerable surprise was expressed when it was known that the Hyde Park Locomotive Company, Glasgow, had paid off 150 men this week, and that another hundred have received their notices. For a long time reports regarding the Scotch locomotive trade have been most favorable, and, indeed, at the moment the prospects were never brighter. The explanation is that the smithy and boiler shops have got ahead of the other departments. The company has 130 engines on hand, which will take nine months to build.—Financial Times, Saturday, Nov. 26th.

WHY NOT CATCH WHALES?

The World says that Samuel Foyn, an uncle of the great Foyn of Norway, a man known the world over, and a household word wherever whalers live, is in Vancouver with the object of establishing a whaling port in British Columbia. Samuel Foyn says he is at a loss to understand how it is that British Columbia has not known of her great wealth in whales before he told them. He says the same whale will be caught in British Columbia as off the coast of Norway. Whalebone is worth \$10,000 a ton and oil from \$80 to \$90 a barrel, according to quality. Close to Vancouver the knoel and devil fish are found in great abundance. The bluefish and finback are also found here in numbers. These whales contain little bone but large quantities of oil. The right whale, the big bone producer, Mr. Foyn believes, can also be captured in these waters.

"It is truly wonderful," says the Lancet, "that London's vast population of 6,291,677, located on only 693 square miles, should have in 1897 so low a death rate as 17.7 per one thousand. This rate is not greater than that of a fairly healthy rural district. England well deserves the name she has received as the birth-place and home of sanitary science and practice."

—The most remarkable feat of house-moving ever attempted in New York was successfully completed a few days ago, when four immense five-story brick flats were moved seventy feet forward, and then thirty-five feet backward. There were 325 jackscrews operated in unison, and at each signal the building rose three-sixteenths of an inch. The contractor received \$10,000 for the job.

—D. Derbyshire, president of the Eastern Ontario Butter and Cheese Association, discussing the "Manufacture of Fancy Butter and Cheese," says that in 1871 there were but 351 cheese factories in Canada, while in 1881 the number had increased to 709; in 1891 to 1,556, 1898 to 2,556. In 1894, we made 32,000 packages of fancy creamery butter, which increased in 1895 to 60,000; 1896 to 157,000; 1897 to 220,000, and in 1898 to 260,000 up to date.