

**Stock Exchange
Values in
England.**

The monthly index table published by the "Banker's Magazine," shows, that Stock Exchange values, on the whole, were much the same on the 20th Nov. as a month earlier. The aggregate value of the 325 representative securities taken into account was \$14,978,000, as compared with \$14,990,600, a net decrease of only \$18,485, or say one-tenth of 1 per cent. The par value or nominal amount of these securities, we may remind our readers, is \$14,344,600. In the early days of the month there was a considerable decline from the October values, but between the 10th and the 20th there was a decided rally, which, as we have seen, practically made up for the earlier lapse. The groups of securities showing a gain on the month are British and Indian funds, foreign Government stocks, Indian and colonial railways, American railway bonds, foreign railway obligations, "semi-foreign" bank shares, colonial and foreign corporation stocks, financial and land securities, mines, shipping, and telegraphs and telephones. The greatest contraction of values was in home railway securities.

Tuberculosis.

The following table was presented by Dr. Ray, in a paper on Tuberculosis, in relation to life and accident insurance. The data is derived from Dr. Newsholme's "Vital Statistics," 1899, and will be found of interest as regards occupation and its influence on mortality from phthisis:—

COMPARATIVE MORTALITY OF MALES, 25-65 YEARS OF AGE, IN DIFFERENT OCCUPATIONS, FROM PHTHISIS, 1890-92.

	Phthisis.	All causes.
All Males	192	1,000
Clergymen, Priests, Ministers.....	67	533
Railway Engine Drivers and Stokers.....	76	810
Farmers and Graziers.....	79	563
Brick Burners.....	84	741
Coal Merchants.....	95	803
Coal Miners.....	97	925
Medical Practitioners.....	105	966
Barristers, Solicitors.....	116	820
Carmen, Carriers.....	195	1,284
Drapers.....	260	1,014
Innkeepers.....	311	1,639
Dock and Wharf Labourers.....	325	1,829
Messengers and Porters.....	325	1,222
Copper Miners.....	331	1,230
Potters.....	333	1,706
Tool and Scissors Makers.....	336	1,412
Lead Miners.....	380	1,310
File Makers.....	402	1,810
Costermongers and Hawkers.....	443	1,652
Inn and Hotel Servants.....	473	1,725
Tin Miners.....	508	885
Commercial Clerks.....	218

The rise in the proportion, speaking broadly, is most marked amongst those whose occupations keep them out of the fresh air. Those who live in the open air and are yet victims of phthisis are persons exposed to variations of temperature, who are out in all kinds of weather, as doctors, hawkers and carriers. Drapers, or, as we say, dry-goods' mer-

chants, inn-keepers, servants, pay heavily for being so much indoors. Miners, tile-makers, tool and scissors makers have a bad record, owing to two causes, close confinement, and inhaling dust and metallic particles. The "bacillus tuberculosis" cannot live in the sunlight, and cannot attain to a high degree of virulence in the presence of fresh air.

**Store Crediting
Abused.**

One of the oldest and best known storekeepers in this city informed us a few days ago that his schedule of long, overdue accounts would surprize those not in the retail trade. He said he had little difficulty in collecting from those who might reasonably require time; but, to collect from those who are well able to pay, who need no credit, he had always found most troublesome, and the business of some such customers was not profitable. He had telephone messages daily, asking for five or ten cents worth of goods to be sent to houses a mile or two from his store, and some of the most costly-attired ladies in the city would come to his counter, spend five or ten cents, and leave it to be "charged," and the amount collected after months of delay. A highly respectable firm of two brothers, most industrious young men, thoroughly acquainted with their trade, put a nice capital into a retail store. The firm flourished several years, then came insolvency, owing to the difficulty of collecting accounts for the most ordinary household necessities supplied to customers of incomes ranging from \$1,000 to \$5,000 a year. If they were asked to pay they went elsewhere with their cash. A general clearing up of store debts would make a splendid wind-up for the year, and shorten the insolvency list in 1904.

**A Poor Field
for Fire
Insurance.**

The United States Consul at Turin, a city of nearly 400,000 inhabitants, calls attention to the almost complete immunity of the city from fire loss. This he explains as follows:

"I think that more than 95 per cent. of all kinds of buildings in this city are constructed of bricks, and I do not know of a single structure built wholly of wood within its limits. Occasionally some stones are used, especially round ones, with the bricks. The bricks are burned exceedingly hard, so that in handling them they give a metallic sound and can be thrown quite a distance in loading and unloading without breaking. Their colour is mostly bright red, and such bricks are exclusively used in the inside as well as in the facing of walls. All partition walls are built of same. In fact, I have not seen any soft bricks used for any purpose in this city. Such bricks are also used for sewer walls. In the erection of buildings the plain walls are "run up" without any facing or dressing whatever, and when the structures are under roofs—for which tiles are mostly used, slate being the exception—the work of facing or dressing the walls is begun at the top and finished by sections, working downward till the base is reached. The facing is of cement and after