

HOW COMPULSORY INSURANCE WORKS IN GERMANY.

For some years compulsory insurance has been in operation in Germany. Its object is to force the laboring classes to provide a fund against illness, accident, and old age, thus rendering them entirely independent of charity. As yet only the industrial classes are included in the provisions of this law, by which the employer, the employee and the State are made to furnish equal shares of the fund. It is hoped that the law will be extended to all Germans at some future date, but as the initiatory expenses are very great, some time must elapse before this can be done. Meanwhile the law is already having some effect. One of the main objects of the law was to relieve the charity organizations. According to the *Handelsblad*, Amsterdam, Dr. Freund, president of the Berlin Workingmen's Insurance Association, has obtained some statistics from the poorhouse guardians of 110 communities—44 cities, 49 towns, and 17 villages. Although the time since the law has been in force is short—about four years—its influences are already felt. Dr. Freund says:—

"As a matter of fact the charity organizations have been much relieved by the insurance fund. The laboring classes are, much less than before, forced to turn to the poor-house guardians for assistance. But there is no saving in money. The certainty of being provided for in illness and old age has materially raised the standard of living, and the guardians of the poor are forced to reckon with this. Hence the money saved by the decrease of the assisted poor has to be expended in raising the allowance of those who still depend upon charity, and, in some communities, the expenditure is greater than formerly."

"There is also, it seems, no proper understanding between the officers of the insurance fund and the poor-law guardians, and double assistance is given in many cases. The insurance also causes laborers to require longer and more careful treatment during illness. They frequent hospitals which receive patients paying a part of the costs of their treatment, but as the insurance rarely covers the expenses of the hospital, the poor-house funds have to make up the deficiency."—Translated for *The Literary Digest*.

THE SCOTCH HARDWAREMAN.

To an American, as he leaves the compartment of the train upon reaching Glasgow, so cramped in contrast with the car to which he is accustomed, the wide spreading arches of the immense station house, and the bustle and life of hurrying throngs of people, all recall home to him the activity of his native land, and as he threads his way through the crowded, well paved streets, past the gaily-bedecked shop windows, he understands why Glasgow is the most American of British cities. But as he notices, instead of electric and cable cars, the slow moving double-decked trams and omnibuses, the tops covered with people, he begins to realize that he is indeed in a land different in customs and manners from his native one. Even the shop windows, lacking in artistic dressing, present a strange appearance, everything being marked with the price, not in our familiar style, but in the peculiar fractional method of $\frac{1}{2}$ (Query, 2/6), for example, meaning two shillings and sixpence.

It is a true saying that one sees only what he is interested in. The mason observes in a building how the stones are cut and laid; the merchant its possibilities for business; the philanthropist its relation to the well-being of mankind. And so surely as the loadstone draws to it the bit of iron, does the sign of "Ironmonger" in a strange city draw within its doorway the genuine hardwareman, especially if the display be attractive or odd.

I, too, was under its spell, and soon found myself before a cutler's window, agleam with shining blades from top to bottom, each marked with price in small but neatly drawn characters. It drew me within and resulted in a pleasant talk with the proprietor, who flattered by my appreciation of his fine window display—indeed, the best seen in Scotland—told me that with them the window was largely depended upon to attract trade. And there was little doubt regarding its value, for in the few minutes spent within several whom I noticed before the window entered and bought.

Very few rely upon inside attractions. From

this standpoint there is no doubt of the superiority of the better grade American store. But, other things being equal, far more attention is given to window filling, though less to artistic dressing, than with us.

The Scotch, as a rule, are an honest, intense, characterful people, strict in dealing, but thoroughly reliable. In business they are careful and thrifty to a degree seldom reached with us. They take good care of the little, and as a consequence the sums take care of themselves. This feature, in moderation a virtue, in extreme a vice, is intensified by the cut-throat competition which nearly everyone complained of his neighbor as indulging in. And it was not long before I met with an instance of the suspicion this often develops. I visited several shops, always with "Ironmonger"—their word for "Hardware"—over the door, and everywhere met with courtesy, except once, and thereby hangs a tale.

Attracted by a well-trimmed window of cutlery and tools—a combination not seen before—I entered the small but busy place. Cutlery on one side, tools on the other, and planes at the back, met the eye as I glanced around to note the arrangement. To a pleasant-faced clerk near the door I stated my object in entering: that as an American hardwareman I was interested in Scotch methods as compared with our own. He was most cordial, and we talked of business for quite a while. In looking about some Bailey planes were espied, and I asked as to what extent they were sold in competition with English goods. He replied that in many ways they were preferred and just then the proprietor stepped up brusquely, called him sharply by name not to say another word. Surprised, I turned to find out what it all meant, repeated the conversation, and asked to what he took exception. And then the suspicion with which he looked upon his neighbor in business showed itself, for he said: "How do I know you are not after information that will give a competitor my prices and secrets?" and when convinced that could not be, he took another tack, and cried out: "I have learned my business by years of experience, and even paid for it. If you wish to know anything about my stock or trade pay me for it and I'll tell you, but otherwise you won't get a thing from me!" And when I told him that in a long experience of meeting hardwaremen under like conditions in America, never anything but courtesy had been met, he flared up again, and exclaimed: "It may be so in America, but it isn't here, and you can tell them so, too, if you want to." While the clerk had received as much information regarding American goods and methods as he had given, I said nothing except to express thanks for the unique exhibition of courtesy so kindly given, but by which I am glad to say we should not judge the majority of Scotch ironmongers. It showed a trait of character, however, that, let us trust, is never met with in America.

In talking of it afterwards with men well acquainted with the trade and with Scotch methods, they expressed themselves as not surprised, as there seems to be among many a suspicion that, in some way, competition meant a rivalry that would stop at nothing to gain its ends. While amused at the unique experience, even when at the last we parted good friends, still it was instructive and suggestive.—*Iron Age*.

EFFORTS FOR ADVANCE IN GOODS.

As the new year approaches, it is not too early to urge a united effort on the part of selling agents to secure that advance in goods which is inevitable if the woolen manufacturer is to continue in business. The rise in wages of woolen mill operatives during the past year has been one of the most unique occurrences of a remarkable period in the history of this industry. When the advance occurred, domestic woolen manufacturing was generally unprofitable, but mill owners were striving to operate their machinery for an experimental solution of one of the three problems which usually confront them at such times, viz.: First, to see if they could obtain prices for their goods which would yield them a profit above cost of production; or, second, to determine whether they could get a new dollar for an old one; or, third, to ascertain at how small a loss they could run their mills so as to avoid the possibly greater loss of idleness. The manufacturers were not averse to an increase in wages if it could be recovered by a

rise in prices of goods, and a strenuous effort was made to secure an advance of 5 to 7½ per cent. in this direction.

But while the contest for this advance in goods was in its incipency, an average gain of 10 per cent. in wages was successfully "rushed" by the labor agitators. Wool subsequently followed wages, and made a gain of 20 to 25 per cent., so that wools which were bought in the early part of the present year upon a 32 cent basis, cannot now be obtained upon a lower basis than 40 cents per scoured pound. And after all, the attempt to obtain a rise of even 5 to 7½ per cent. upon goods was generally unsuccessful. The *Wool and Cotton Reporter*, while insisting from the beginning that the effort to secure higher wages was unwarranted, yet united with the best informed manufacturers in an earnest effort to maintain an advance upon goods. Unhappily this effort was frustrated in a measure by the public exaggeration in certain quarters of statistics of foreign imports, and by the continuous manufacture of gloom and depression for partisan political purposes.

The result has been that the manufacturer is paying 10 per cent. more in wages, his wool is to cost him 25 per cent. advance, and he is obtaining no higher prices in most instances upon his own products. In view of the fact that it will be two years at least before a Republican administration can be established in all branches of the government, so as to permit of such revision of duties as public sentiment then approves, we would suggest that any effort to relieve existing inequalities by manufacturing artificial gloom and depression will be too long and painful and tedious a process for average human nature. The woolen manufacturer is now between the upper and the nether millstones. His relief can only be reached by an advance of prices in the coming heavy-weight season. Everything that he buys is costing him an advance; goods have gone up abroad; and he is no true friend of domestic industry who hinders an advance by putting into the hands of the clothing buyer false and exaggerated statements as to the supremacy of the importer or the inability of the domestic manufacturer to furnish cloths for the American people at prices which will be reasonably fair for both buyer and seller.—*Wool and Cotton Reporter*.

THE DIFFERENT SPECIES.

He who carries loads of stocks—
In his safe or in his box
And to hold them as the rocks,
—That's a bull.

He who sells what he has not—
Knocks the prices cold or hot—
Hopes the world will go to pot,
—That's a bear.

He who comes down every day,
Hits the market any way,
Lies in wait for guileless prey,
—That's a broker.

He of cheek and quite a fop,
Wages small, high life can't stop,
Blows his dust into bucket shop,
—That's a clerk.

Mr. Fresh (the silly "bloke"),
Who does his cash in Wall street soak,
And goes home late, flat, dead broke,
—That's a lamb.

ACCIDENTS ON BRITISH RAILROADS.

The report to the Board of Trade upon the accidents that occurred on the railways of the United Kingdom from all causes during 1894 show that there were 1,115 fatalities and 4,120 persons injured; passengers killed numbered 117, and railway servants 479, while the number of passengers injured was 1,168, and the servants 2,711. "The number of persons who committed suicide on the line is returned at 112. In addition to the tabulated figures, the companies returned 70 persons killed and 5,045 injured from accidents that occurred on their premises, but which were unconnected with the movement of railway vehicles. The total number of passenger journeys, exclusive of journeys by season-ticket holders, during the year, was 911,412,926, or 38,235,874 more than in the previous year." Calculated on these figures, says the report, the proportions of passengers killed and injured, from all causes, were one in 7,789,854 killed and one in 780,319 injured. In 1893 the proportions were one in 8,237,519 killed and one in 715,132 injured.—*Home News*.