

ANCIENT ORDER OF FORESTERS.

Mr. F. Ballen Stead, permanent secretary, has issued the financial statement of the Ancient Order of Foresters for the year ended the 31st December, 1895. The number of members included in the returns is 644,695, no less than 90 courts, with 12,563 members, having failed to make returns in time to be included in the compiled statement. The receipts of the sick and funeral funds amounted to £835,300 7s. 6d., made up of entrance fees, £3,921 2s. 4d.; contributions from benefit members, £686,530 0s. 10d.; hon. members, £1,599 13s. 3d.; interest on invested capital, £143,249 11s. 1d. The contributions are equal to an average of 21s. 3½d., which is the heaviest contribution in recent years. The interest yield on capital was £3 12s. 8½d. per cent., being a decrease in the average of 2s. 6d. per cent. This is fairly satisfactory, in view of the general condition of the money market. Remarks made in previous years as to the large amounts earning comparatively small interest in the Post Office and other savings banks, are applicable to this year's returns. The payments to members were £684,272 3s. 1d., of which sickness benefit amounts to £565,705 11s. 4d., and funeral allowances to £118,566 11s. The sickness benefits paid for the year average 17s. 6d., which shows the remarkable increase of 1s. 10½d. per member compared with the sickness experience of 1894. The serious increase in the sickness is attributed to the influenza epidemic of the spring, a cause which has adversely affected the returns of all the principal friendly societies. The funeral payments are equivalent to a levy of 3s. 8d. upon each member, or 3½d. more than in 1894. The total funds of the order now amount to £4,842,714 3s. 10d., made up as follows:—Court, sick and funeral funds, £4,076,711 1s. 5d.; superannuation funds, £770 3s. 4d.; other funds of courts, £154,362 6s. 2d.; district funeral funds, £553,953 19s 11d.; district management funds, £4,215 19s. 6d.; court relief funds, £4,532 5s. 11d.; district subsidiary benefit funds, £6,296 16s. 7d.; other funds of districts, £41,874 11s. The average worth per member is £7 10s. 2½d., or 4s. 2½d. more than the average at the end of 1894. In view of the importance of the old account question, it may be of interest to state that the court superannuation fund shows an increase on the year of £90 7s. 9d., and adding £113 17s. 2d., the worth of the order superannuation fund, the total amount accumulated for pensions is £884 0s. 6d. The society paid for medical aid to its members £86,763 3s. 1d.—*Insurance Record, London, Eng.*

HOW 2 AND 2 MAKE 4.

A dignitary of the church was addressing some college boys in England the other day, and encouraged them after this arithmetical manner: "Fortune will knock at the door of every one before me. Let each of you take care that when she knocks she will find you at home. If we would only understand that in moral and spiritual things, as well as in physical, 2 and 2 make 4, we should have one of the best possible rules of life. The worst of it is that the great majority of men act as if in moral and spiritual things 2 and 2 make 5, or else that 2 and 1 make 4. But nothing is more certain than that in the mental and moral world 2 and 2 make 4, and nothing else. And if you join together vigilance and diligence, these 2 and 2 will make the 4 of success, while if you join together negligence and idleness, failure will be the result."

WHEAT STATISTICS.

The United States Government has recently issued a circular on the course of wheat production and exportation in the United States, Canada, Argentina, Uruguay, Russia and British India from 1880 to 1895. It shows the average annual product of wheat by quinquennial periods, and the very decided increase in the wheat production of the United States, Canada, Argentina and Russia during the last fifteen years. A similar growth would also be shown for Uruguay, were the statistics available for the entire period. India alone of the six countries has suffered a decline. The average yearly export of wheat and wheat flour from the United States increased 40 per cent. from 1880 to 1895. Russia made nearly equal gain. Although the exports of Canada are small as compared with the United States and Russia, the progress

made in the export trade of the Dominion in breadstuffs has been proportionately greater than in other countries, the average net shipment per annum having tripled since 1881-1886. But the wonderful growth in exportation is exhibited by Argentina and Uruguay. From the average of 2,000,000 bushels in the quinquennium 1881-1885, Argentina's shipments increased to an average of nearly 35,000,000 in 1891-1895, while in the same period Uruguay's net exports per annum advanced from about 77,000 bushels to more than 1,000,000 bushels. The total quantity of wheat exported from the six countries during the five-year period 1881-1885 averaged 238,000,000 bushels, and for the five years 1891-1895, 352,000,000 per annum, a total gain of 114,000,000 bushels.

PREVENTION BETTER THAN CURE.

The woman's daily nap has long been regarded as a foregone conclusion. What is a nap? A short sleep—30 seconds to 30 minutes. Something of the kind Nature demands. Now let us consider the men. In the middle of the day the weariness we experience is not so much that of body as of brain. What is needed is a complete relaxation for a short space of time. If we obtain this we can return to work with renewed vigor.

Now, who needs greater relaxation of brain than the business man? No one! And if every business man would accustom himself to taking even thirty seconds [or five minutes] nap each day, the tension on his brain would be absolutely removed for that length of time.

Many of our "nervous diseases," as they are now termed, arise purely from lack of sleep at some period in our lives. And our business man has it in his power to prevent their attack upon himself by indulging in a mid-day "forty winks." Don't let him be ashamed to take it.—*Times and Register.*

LIABILITY OF MERCANTILE AGENCIES.

From being a vexatious inquisition into private affairs, the mercantile agency has gradually developed into an established commercial institution of great value in the business world, and especially in this country of magnificent distances and widely scattered interests. As such agencies are no less fallible than any other human institution, and, of their very nature, more liable to be misled than many, their legal liability for reports made is a matter of interest to all. A decision recently handed down by the Supreme Court of Louisiana dealt with such legal responsibility. The office of mercantile agencies, the court said, is to assist commerce and facilitate as well as promote business, without injuring any one's credit. Their business is lawful. But their publications, issued to subscribers generally, are not privileged communications. If their reports, issued on printed lists, are erroneous, and thereby occasion damages, they may be held liable. Thus, publishing of a tradesman that he has been stied, if true, is not actionable; but if not true, and is owing to negligence, it may give rise to an action. There must, however, be actual injury shown, and, ordinarily, only compensatory damages therefor will be allowed. And where an untrue report is published, simply by mistake, the party injured thereby should take reasonable steps to correct the error. It would only be reasonable for him to call on the agency for explanation and correction of the erroneous report. None the less, negligence on his part after the injury, by which it is aggravated, will not bar him from recovering damages for so much of the injury suffered prior to the negligence.—*The Keystone.*

FIRES ON THE PRAIRIES.

In discussing the great loss from prairie fires in Manitoba and the North-West, year by year, the *Winnipeg Commercial* suggests that more stringent regulations might be made for preventing them. Such fires are in most cases the result of carelessness and neglect. "Quite a number have occurred from burning straw, after threshing, through neglect to provide proper guards to prevent the fire from spreading to the prairie. Parties who allowed fires to escape in this way have in a few cases been compelled to pay heavy costs for the damages done, but this has not proved a sufficient warn-

ing to others, and the neglect still goes on." Fire guardians might, that journal suggests, be appointed in every neighborhood, who would have authority to summon the residents of the locality to assist them in extinguishing fires. In respect of the proposal that the municipalities should be compelled to plow fire guards, the *Commercial* objects that these guards would provide an excellent place for the propagation of noxious weeds, and considers a better plan would be to burn guards, if a proper machine for this purpose could be had.

DEFENCE OF THE DUDE.

We are now prepared to defend the dude. One thing can surely be said of him; he looks clean. Not one little part of him, simply, but the whole individual. His collar is not melted with the heat of many summers; neither are his shoes covered with the sands of time. His linen is not stained with the drippings of a tobacco press; neither are his teeth covered with the green algæ of antiquity. His face is not the sign of a poor barber; neither are his fingers plowed with the deep fissures of the bichloride. The dude is surgically clean. Tubercle bacilli slip from his polished footwear; and the Klebs-Loeffler cannot find a nesting-place beneath his nails. He is the latest teacher, and wise are those who profit by his lessons.—*National Medical Review.*

MANY CARGOES OVER FIVE THOUSAND TONS.

Two steamers of the Rockefeller lake fleet of steamers, the "Bessemmer" and "Siemens," now lead all lake vessels in Lake Superior cargoes. The "Siemens" has just taken out of Duluth, on scant 16 feet draft, a cargo of 174.5 0 bushels of wheat, equal to 5,235 net tons, and the "Bessemmer" has delivered at Conneaut from Ashland, on 15 feet 11 inches draft, an ore cargo of 4,687 gross tons, full weight, equal to 5,194 net tons. The steamer "W. D. Rees" has just delivered at the Cleveland and Pittsburg Railway dock, Cleveland, a big cargo from Lake Superior. She brought down 4,518 gross tons [of iron ore] on a draft of 15 feet 10 inches forward and 16 feet 3 inches aft.—*Marine Review.*

"Missus," said Meandering Mike, "was you ever a collector?" "Yes. I've collected stamps and coins and souvenir spoons." "Den you kin symp'tize wit me. I'm a collector." "Of mud, judging by your shoes." "No'm. Dat ain't me specialty. I've got the button fad. I've got more'n seven hundred different kinds o' campaign buttons; all I need, and what I come ter ax ye fur, is a coat ter wear 'em on.—*Washington Star.*

—It is to be regretted that there are not more newspapers of which it can be truthfully said that they never issued a copy that was not fit to enter a gentleman's home. The crowd is loud in its praises of newspapers that are sensational, newspapers which make great "scoops," and which spend fabulous sums of money in news enterprises; but the best praise that can be bestowed upon any newspaper is to say that it has ever been incorruptible in its principles and clean in its methods.—*Atlanta Journal.*

Dun—"Will it be convenient for you to pay that little bill to-day?" Gay—"It might be convenient, but not expedient. If I paid, you might hoard the money, and everybody says that we need more money in circulation; on the other hand, you might be induced to squander it. On the whole, I think it best not to encourage hoarding or spendthrift ways." Dun—"If the money isn't paid I shall have to resort to legal means." Gay—"There, now you become brutal. And this is all the thanks I get for trying to look out for your interests."—*Boston Transcript.*

—Mr. William Thomson, one of the leading shipowners of Dundee, says the *Canadian Gazette* of October 15th, died on Friday of last week at his residence, Floralbank, Newport, Fife, in his 80th year. In addition to an extensive wholesale trade in woolen goods, the deceased gentleman gradually acquired a fleet of sailing vessels, with which he entered the Canadian trade 45 years ago, his principal connection being with Montreal. In course of time the sailing ships of the Thomson Line were superseded by steam vessels, and the aggregate tonnage of the fleet is now over 30,000 tons.