

Whose Goods Are You Selling?

When a person is heard disparaging certain wares, mercantile goods, or insurance, it is well to ask him: Whose goods are you selling? The custom of running down a rival and what he sells is as old as commerce. Our esteemed contemporary puts this very plainly in its remarks regarding the alleged injury done to British companies by amalgamation. It says:—

"Because a few foreign fire insurance companies have chosen to amalgamate or re-insure their business as a whole or in spots it by no means follows, as has been asserted recently, that the foreign offices generally have suffered, or will suffer a decrease of prestige. By the same token, American companies as a whole should have suffered a year ago, when the foreigners were relieving some of our distressed craft. The necessity of making port in a storm is recognized at home as well as abroad, by American as well as foreign companies. Several of the latter are still with us. Quite sizable institutions they are, too, and so far as we can ascertain there has been no perceptible decrease either in their prestige or their business. The fieldmen of certain American companies may talk foreign decadence, but they are selling domestic, not foreign, goods."

Quite so! The American disparagers of British insurance companies are their rivals. This fact discounts their criticisms by a very heavy percentage.

An Accident Problem.

The decisions given in regard to accident claims are often a mystery. They are like Mahomed's coffin, which is said to rest on nothing, being suspended in space. A recent one is just such a case as is likely to occur in hundreds of workshops and printing offices in Canada. A youth, aged nineteen, while working at a machine for cutting screws, leaned over a circular saw and injured a finger. He had been frequently told not to put his hand across the saw, and was well aware of the risk he ran, which was quite voluntary. He sued his employer for damages on the ground that the saw was not properly fenced. The County Court judge, however, over-ruled the plea that the youth had been guilty of contributory negligence and gave him an award. On appeal this verdict was sustained, and the Master of the Rolls held that, although the plaintiff had been repeatedly warned not to do what had caused the accident to happen, still, he thought, that the youth acted from a sudden impulse; so the appeal was dismissed and the employer condemned to pay damages. If the reports of this case in English papers are correct, and they strictly agree, which is an assurance of accuracy, the above verdict is open to criticism. The youth was quite old enough to appreciate the risk he ran by ignoring warnings. The doctrine that a "sudden impulse" excuses a rash violation of instructions, is a very dangerous one. Thefts, violences, injuries to property, incendiary acts, are often the result of a

sudden impulse," which is no excuse for crime. Why then should it be for negligence that leads to an accident?

Those who initiated a movement in this city in favour of legalizing Sunday trading have learnt the wisdom of the proverb, "Let sleeping dogs lie."

They started a counter movement which has resulted in the amended by-law being withdrawn that was intended to give stores a legal right to keep open on Sundays, and a notification being made by the Mayor that those stores that have hitherto kept open on Sundays will be compelled to close after 1st May next.

The counter movement, as THE CHRONICLE said would be the case, was supported by the store-keepers of the city generally, as it was also by the Board of Trade, and the clergy of all denominations. The total volume of business done will not be lessened by the closing of stores on Sunday, save to a very trifling extent, so that no hardship will be inflicted on those who will be compelled to observe the law. They will simply do more trade on Saturday night, and have Sunday for its proper uses of rest and religious duties.

ANONYMOUS SLANDERS OF INSURANCE COMPANIES.

In the pursuit of business it is natural that the canvasser should make not only the best of his own company's claim, but endeavour to weaken that of a rival company. When these comparative representations are made honestly, when nothing is introduced into them but what is derived directly from the published statements of the rival company, and what is substantiated by the official documents of the company whose claims are urged, there is no ground for objection. Such methods are legitimate and unavoidable in seeking life assurance business. When, however, a canvassing agent makes injurious representations regarding another company, that have no basis in the published statements of the company criticised, or distorts them wilfully to discredit a rival's reputation, he steps beyond the sphere of honour into that of dishonour, if not of absolute mendacity. Such misrepresentations are, however, comparatively harmless compared with the issuance of anonymous circulars intended to damage a company by slanderous statements. The personal critic's attacks can be met and answered, and, if thought wise, can be punished by reprisals of the same nature. But the anonymous attack is like a stab in the back in a dark place, the assailant is unknown, he cannot be met face to face, he does his deadly work and slinks into darkness. In the sphere of life assurance the opportunities for slandering a rival are especially numerous and are especially mischievous. Slanders are very subtle in their influence. A company may find its business being