

PRIVATE RAILWAY CARS IN THE UNITED STATES.

The extent to which private cars are used on the railways of the United States is startling in the extreme, if the figures quoted in the subjoined item and the argument founded on them are correct. It is stated by the *Railway Gazette* that "the magnitude of the private car abuse is forcibly shown in the recently published statement of the Interstate Commerce Commission that the mileage paid on such cars amounts to \$30,000,000 a year. If these cars earn an average of \$280 each, there are thus about 107,000 of them in use. Car service men will have to bear in mind that it will not be child's play to kill out an interest so powerful as this indicates. The sum we have named (\$280) was the average earned by some live-stock cars as published two or three years ago. Perhaps refrigerators do not earn quite so much as this, and it is quite certain that coal and coke cars do not, but the evil is bad enough at best. Where the mileage paid is 1c. instead of 7½ mills, the case is worse than we have indicated. It will be remembered that at the last meeting of the American Railway Association it was proposed by the committee on car service that a letter ballot be taken on the proposition that the rate of mileage paid on all freight cars be reduced from ¾c. to ½c. a mile.

CHRISTMAS AT TIMMINSES.

Thackeray describes a little dinner at Timminses. A modest couple make themselves miserable and spend all their little earnings in order to give a dinner to people for whom they do not care and who do not care for them. The dinner is a series of mortifications, and the young pair make themselves needlessly miserable and at a most damaging cost. They know it. Their good sense accuses them of it. But other people do so, and they cannot do otherwise. What would Mrs. Grundy say? Awful thought! She might tell the truth, and say they could not afford it. They can not afford it. Timmins and his wife cannot live as the Duke of Westminster lives, nor even as the water-tax collector. But instead of living pleasantly as they can live, they must needs pretend to do as their richer neighbors do, and ludicrously fail in their pretence.

Christmas is made miserable to the Timminses because they feel that they must spend lavishly to buy gifts like their rich neighbors. They thank God with warmth that Christmas comes but once a year. It is becoming a vulgar day, a day not of domestic pleasure, but of ruinous rivalry in extravagance, a day to be deprecated rather than welcomed. Are not the Timminses in this world legion? Is there not reason in their dread of Christmas because of the sordid and mercenary standard by which it is measured? The same good sense that sees the folly of Timmins' little dinner, and avoids it, can stay the abuse and regenerate Christmas. It is essentially a day of human good-will. It commemorates the spirit of the brotherhood of men. You cannot buy Christmas at the shops, and a friendly sympathy costs little. If the extravagance of funerals is such that a great society is organized to withstand it, should not the extravagance of Christmas cause every honest man and woman practically to protest against it by refusing to yield to the extravagance?—*George William Curtis.*

ATHLETICS AND LIFE INSURANCE.

One of the topics of discussion at the recent meeting of the Boston Life Underwriters' Association was the attitude which the life companies should assume towards football players.

Dr. Wells, of this city, spoke plainly against accepting football players as risks. In beginning his address he read a list of fatal and severe accidents resulting from the game in this country during the past season. "As the game is played to-day," he said, "the attendance of a surgeon is as much of a necessity as in a duel. This fact ought to be fatal to the continuance of the sport as at present conducted."

Dr. Wells said the *London Lancet* recently recorded 109 cases in which injuries sufficient to necessitate hospital treatment happened in football games played in Great Britain last year. These included 11 deaths, 29 broken legs and 20 broken collar bones.

Dr. Conant, of Cambridge, surgeon of the Harvard eleven, replied to Dr. Wells. He said that Dr. Warren, of the Massachusetts General Hospital, who had been looking over some old papers concerning the mild game of football as played in the good old days on Memorial Hall site, found that the papers described the game as nothing less than a free fight.

Dr. Conant stated that during his experience as surgeon to the Harvard team for four years, the only accidents had been from fracture of the hand, one fracture of the leg, one dislocation of the shoulder, one dislocation of the elbow and sundry strains.

In the face of such a wide disagreement between the doctors, it is difficult to reach any satisfactory conclusion. If the question had concerned accident insurance, there would have been a much nearer approach to a unanimity of sentiment. Arguing on general principles, it is hard to see how the game of football as now conducted can be otherwise than injurious to the probable after-lives of the contestants. Athletics are a grand thing, and their cultivation by all classes of society is calculated to improve the race if only a proper moderation be observed. Injury comes from the abuse of athletics, whether in the shape of football or any other sport. It may be laid down as a condition for one's health by doing violence to the physical constitution.

Nature is remorseless. She never forgives an injury, though she may repair the damage. But the scar will remain to be a weak spot for all time to come. Common sense ought to convince any intelligent person that the physical violence involved in the game of college football, as now conducted, cannot be conducive either to health or personal safety. It is high time that the college authorities combined to take this matter in hand, and insist that the method of play be changed. The day laborer and the sailor are strong and rugged while they last, but their life is a short one. Sullivans and Corbets are splendid specimens of physical manhood, but they are old men at forty.

Between no athletics at all and athletics to excess, it is possible that the choice may lie with the latter, but in this, as in all else, the true doctrine lies *in medias res.*—*Insurance Monitor.*

NONSENSE ABOUT NIGHT AIR.

The belief that the night air is unwholesome is, says the *Canada Lancet*, one of the grossest delusions of witchcraft era. The subjection of holy reason to "hear-says" could hardly go further. "Beware of the night wind; be sure and close your windows after dark!" Such is the advice often given by those who know no better. In other words, "Beware of God's free air; be sure and infect your lungs with the stagnant, azotized, and offensive atmosphere of your bedroom." In still other words, "Beware of the rock spring, stick to sewage." Is night air injurious? Since the day of creation that air has been breathed with impunity by millions of different animals—tender, delicate creatures some of them—fawns, lambs and young birds. The moist, night air of the tropical forests is breathed with impunity by our next relatives, the anthropoid apes—the same apes that soon perish with consumption in the close, though generally well-warmed atmosphere of our northern menageries. Thousands of soldiers, hunters and lumbermen sleep every night in tents and open sheds without the least injurious consequences. Men in the last stage of consumption have recovered by adopting a semi-savage mode of life, and camping outdoors in all but the stormiest nights. Is it the draft you fear or the contrast of temperature? Blacksmiths and railroad conductors seem to thrive under just such influences.

A FAITHFUL EMPLOYEE.

It is not often that a humble bank porter is honored by his employees to the extent of having his portrait hung conspicuously on the walls of the directors' room, but such was the good fortune of Carey Logan, an old negro who died in Louisville a short time ago. He was an ex-slave who served the bank faithfully for fifty years, handling millions of dollars during that time without a mistake, and winning the high esteem of all who knew him, though untaught and unlettered.—*Rhodes' Journal of Banking.*

GROWTH OF TRUST COMPANIES.

Trust companies being of a comparatively recent origin, it is interesting to note the extent of their growth and the manner in which they have passed through the late panic [in the United States]. It may as well be said that the modern trust company is the result of the restrictions of the national banking law as much as any other cause. And these limitations account for the diversion of some of the most profitable lines of the entire banking business from the National and State banks to the trust companies.

Not being obliged to conform to requirements which are obstructive, the trust company has enjoyed a signal advantage. In 1875, when the Comptroller of the Currency first collected statistics of trust companies, there were only thirty-five of these in the United States, with an aggregate capital of twenty-one million dollars and deposits of eighty-five millions. The last annual report of the Comptroller gave the number of trust companies as one hundred and sixty-eight, with an aggregate capital of \$80,645,000 and deposits of \$411,659,000.

Thus from 1875 to 1892 the increase in the number of trust companies equalled four hundred and eighty per cent., while their capital stock increased nearly four-fold. The deposits in these institutions increased nearly five-fold during that period.

In view of this rapid growth, it might be expected that in time of a panic the ordeal would be a severe as well as a damaging one. As a body or integral part of the financial organization, the trust companies passed the test in a most satisfactory and creditable manner. In all the money centres their strength and character of resources during the storm compared favorably with the National banks. Western companies which failed were engaged in a different kind of business from that prosecuted by the majority of trust companies in the money centres.—*Boston Commercial Bulletin.*

THE BITER BITTEN.

Kate Field's *Washington* tells of a millionaire who was known as being exacting in his demands upon his employees. One of these having been drawn for jury service, asked leave of absence, saying that he had a reasonable excuse to offer.

"You can go if you like," said Mr. Moneybags, "but if you go you need not come back again."

The man went to the judge and asked to be excused from service, saying that his employer had threatened his discharge in case of his absence.

"Who is your employer?" asked the judge.

"Mr. Moneybags."

"Ah," said the judge, dryly, "your reason is sufficient." Then turning to an officer at hand—"Summon Mr. Moneybags as this man's substitute. From Mr. Moneybags no excuse will be accepted."

A RAISED BILL'S HISTORY.

A "ten" dollar Bank of Montreal bill was recently discovered to have been "raised" to a "fifty" on examination by a teller at the Banque Jacques-Cartier. He at once set to work to trace it. He found that it had been paid in by Mr. Rochon, grocer, Ontario street. Mr. Rochon decided that he had given change for it to Mr. Beland, hardware merchant, of the same street. Mr. Beland declared that he got it from Mr. Dufresne, City Auditor; Mr. Dufresne said that he took it as part of his salary from Mr. Cavant, City Cashier, who declared that the raised bill had originally come from the Bank of Montreal itself.—*Montreal Witness.*

—A resident of Yarmouth, N.S., writing from the New England States, says: "I feel as if I want to get back home again, back in my own country. If I can possibly get money enough to buy an outfit and move my family and furniture back, I will shortly be in Yarmouth. I would go back at once if I had the means to do so. This country is not what it is cracked up to be. It is a good country to live in if a man is doing well, but everything is overdone and I think I can do better in Nova Scotia than I can here."—*Yarmouth Times.*