

which was not of less

either the city or the
appoint a competent
outside work at least,
done in such a way as
which endangered
The great fire in Boston
caused by electric
properly insulated, and
in Canada have been
manner. Mr. Wright
wires of the Toronto
pany had been strung
could not prevent ladders
buildings to save life in
Mayor promised to bring
the Council, and Mr.
would call a meeting of
Gas Committee at an
der the question, and
a way as its import-

the underwriters are in
what was said in these
ject two or three weeks
there is a Board of
which makes any num-
but fails to get them
result is that accidents
ening.

CO-OPERATIVE LURE.

of interest has been
Ontario especially, by
made in our issue, of the
of the collapse of the
Association (assess-
ter attaining to the age
enjoying, apparently, a
cess in its operations.
its members were Cana-
every apparent reason
nce in its continuing to
good insurance of the
as any other of the
that kind operating in
basis was better than
it collected graded
ung man of seventeen
\$2 at each assessment,
paying nearly double,
of sixty or more pay-
ment. The admission
cent. of each assess-
to paying the expenses,
was set aside for future
following tables give a
ciation's operations for
years:—

OUTGO.		
Expen- ses.	Losses Paid	
1895 \$20,130	\$34,227	
15 18,761	28,899	
18 20,053	33,200	
16 22,937	40,017	
35 19,069	46,350	
07 19,978	46,380	
LOSSES AND ASSETS.		
Losses per \$1,000.	Total Assets.	
\$ 6.00 (?)	\$10,145	
5.82	19,873	
10.20	22,364	
8.44	23,170	
12.00	27,821	
11.32	25,460	
Losses unpaid \$60,800.		

It will be seen that the assets steadily increased as the society grew in membership until they reached \$27,821 in 1887, which is nearly \$12 per member, or sufficient to pay about twelve months' losses, as the losses were running. Our own Ontario United Workmen would require to have a sum of \$218,000 in their treasury to be equally strong per member, whereas at last statement they had only the trifle of \$461. And Dr. Oronhyatekha's Foresters are not as strong with their \$172,943, though that sum is \$12 per member, because their rate of contribution is an inelastic one, whereas the Detroit society, like the A. O. U. W., could call for an increase of assessment at any time.

After all is said, however, it is the increase of assessments, coupled with the lack of an adequate and immediately available surplus of funds in the treasury, which weakens and finally kills the co-operatives. Looking at the last table above, it will be seen that, as in all such societies, so long as the death calls are only \$5 or \$6, the membership increases handsomely. And the impulse of a good year will sometimes carry the improved inflow through a year or two of heavy assessments, as shown opposite the years 1885 and 1886. But when the members saw no prospect of the low rate of \$5.82 ever coming round again, they became discouraged, and \$12.00 per \$1,000 sent them out in scores. Then, when nothing lighter than \$11.32 could be levied in 1888, and death losses were left over unpaid at that, the year 1889 opened on a very discontented band of brethren, most of whom could no longer recommend the Union Assessment Company for "cheap" insurance. Consequently, hardly any new members could be had, and in the absence of new blood it was impossible to keep the levies on the old from increasing rapidly, and the usual result followed. The pockets of the healthy members were buttoned tightly, with the "pocket reserves" on the wrong side for the poor widows and orphans whose support depended upon the availability of those reserves in the time of need. Out upon such a system, we say, wherever found or advocated. It raises hopes only to be bitterly disappointed. The first ten or twenty per cent. of the members who die get their claims paid, but the larger number—say 80 per cent.—little or nothing; a large number of them get thrown out of all chance to leave any insurance to their families, through having in the meantime become uninsurable.

INDUSTRIAL EDUCATION.

We in Canada have reason to complain of so large a proportion of our youth being trained for and sent into what are called the higher professions, where there is no room for them, instead of being prepared for the farm, the workshop, the ship-yard, the mine, which have need of them. An American journal says, however, that "the brains of the country are going into business instead of law, and that profession is going down hill." The same journal adds: "Technical schools are attracting thousands of young men of the best families."

It is agreeable to learn this, although we must object to the term "best families." What has the free and equal United States to do with "best families"? There can be no such thing as better or best people in a glorious republic, where all men are equal and professedly independent! The editor of the *Eastern Chronicle*, published at New Glasgow, in a mining district, has got the sensible notion when he contends that in a farming district the education of the schools should be more largely suited for the instruction of farmers' children, who are likely (and are wanted) to become farmers themselves. Similarly, in a mining district let the school curriculum include studies which have to do with minerals and mechanics, and so bring his lessons home to the lad. Technical education is what Canadians need. Says the *Chronicle*:

"Much might be done towards imparting the rudiments of practical knowledge in our public schools, if our educationists could be pulled out of their present rut. All the education now imparted in the public schools tends toward a professional goal, while what we want is well-educated farmers, miners, and mechanics. These need, of course, much that is imparted in the public schools, but a good deal of what they are taught is entirely useless. * * What we mean is that a Nova Scotian boy should be taught all about what in Nova Scotia he must draw his living from."

BUSINESS MEN'S ASSOCIATIONS.

The agitation for the formation of Business Men's Associations which was begun at the Merchants' Convention in Hamilton some months ago has not died out. The merchants of St. Catharines to the number of about forty got together on Monday night last and held a discussion preliminary to the formation of such an association. Mr. John Marshall was appointed chairman and Mr. Wm. Thomson secretary of the meeting. The chairman had informed himself as to what had been done in Hamilton and in Seaforth in similar circumstances. He urged the need of such an organization for St. Catharines, under the auspices of which merchants of the city could come together and discuss matters of immediate moment to them and to the citizens generally. A motion to form "The Business Men's Association of St. Catharines" was then moved by Mr. J. K. Black, seconded by Mr. M. Kane, and carried. The membership fee was settled upon and a roll-book opened for recording names of members, &c. The following names were then suggested for officers of the association, viz.: President, John Marshall; vice-president, M. Y. Keating; secretary, Wm. Thomson; treasurer, C. A. Case. A committee was also formed on by-laws, &c. Some suggestions were offered by Mr. G. C. Carlisle with respect to increased railway facilities with the object of attracting trade to the city during Christmas holidays. As a result a committee was struck to interview the railway authorities and to arrange for the running of street cars in connection with the Welland Road. An offer of the Select Knights' Hall for the temporary uses of the association was made, and the meeting adjourned.

—The London & Ontario Investment Co. announces a half-yearly dividend at three and a half per cent.

HOW TO SELL GOODS.

How to sell goods. It depends upon the man. That is the whole secret. Like the old parody on Victor Hugo, "If you want to be a good salesman you must educate your grandmother." A good salesman is born, not made. In the first place you must be able to "size up" your purchaser all through. If you tell a racy story to a church deacon, or if you offer a prohibition candidate for justice a drink out of your private bottle, or if you try to get the village freethinker to direct you to prayer-meeting you will made an expensive mistake. You must, like St. Paul, be all things to all men, and more than that, the right things to the right men. You can't sell to two men in the same way. You must attack each man differently. You must catch a man when he is not busy and when he is not tired. When you do go for a man go for him horse, foot, and dragoons. Don't give him a chance to get away from you, but hold on to him until you land him. You have got to know your own goods like you know your prayers to do this, and you have got to know what your competitors are doing too. You must be prepared for every possible reception, and for every possible and impossible objection, and suddenly you find you have sold a big bill, and you have to go over the thing slowly afterward to find out how you did it.—*New York Star*.

CHARGES IN INSOLVENT ESTATES.

A subscriber writes us in the following terms under date December 6th: "At the request of one of the principal creditors of the estate, who is a warm friend of your paper, I beg to enclose you a copy of statement received from Montreal a few days ago, from which you will see that the expenses in winding up an estate in the Province of Quebec are considerably more than double that of our own province. I hope to see some comment upon it":

CURATOR'S STATEMENT RE. F. X. LAHAIE, OF MASHAM, P.Q.	
Assets.	
Proceeds of stock	\$407 72
" " real estate	50 00
Cash collection per Desmarteau	8 11
	\$465 83
Less privileged claims: Legal expenses, abandonment, \$63.90; paid C. Desmarteau, stock-taking, \$45.00	108 90
	\$356 93
Disbursements.	
Postages, notices of meeting, telegrams, &c.	15 68
Advertising assignment, sale of stock and property	71 67
Travelling expenses, Montreal to Ottawa and return twice, and Montreal to Masham three times	64 29
Guardian's time	64 00
" " board	19 00
Announcement of sale of property at church doors	6 00
Insurance	1 95
Horse feed	2 35
Auctioneer's fee, sale of stock \$23.25, sale of property \$30.00	53 25
Curator's commission	50 00
	348 19
Reserved for discharge of Curator, transferring deeds, &c.	8 74
(Signed)	Curator.

Montreal, Nov. 28, 1889.

We happen to know the curator of this estate, and do not by any means consider him one of the kind who "bleed" an estate unmercifully. He is, however, a painstaking.