

AS GOOD AS A PRESENT.

"I feel very happy to-day," said a retired minister to a brother clergyman. "What is the cause of your joy?" inquired his companion. "Well, I have received \$2,000 to-day which I regard just as good as a present. When I was married I had nothing laid by and but a moderate salary to depend on, and I thought it only fair to my wife to have some little provision made for her support in case anything should happen to me. I took out an endowment policy in the Mutual Life of New York for \$2,000, payable in twenty years, or at death, if that should come sooner.

"As you know, I have been on circuits paying small salaries, and my expenditure has been such that had it not been that there was a necessity laid upon me to save the amount of my yearly premiums, I would certainly have spent all my income in my ordinary expenses. I have sometimes found it difficult to meet my premiums; but when I have thought of something that I would like to have that I could do without, or some desirable but unnecessary trip would suggest itself, I have said, 'No, I must look out for that premium.'

"When I retired last year, I hope only for a short time, on account of throat trouble, and purchased a small farm, I had to put a mortgage on it, but I am on my way just now to Mr. —'s to pay it all off, and I feel just like a boy out of school. And wife, bless her dear soul, she has been singing all day through the house and garden as she has not for years.

"You will say that I have had to pinch and deny myself constantly throughout the best part of my life. That is all very true, but had I had no insurance during those years I would have been constantly worried with anxiety concerning my family, and the mortgage would probably never be lifted, and wife and I would not have the happiness we have to-day."—*Weekly Statement.*

FIRE INSURANCE RATES.

There is no law compelling the fire insurance companies to forever hang on to the ragged edge between profit and loss. We would be proud if Missouri should be the first State in the Union to be placed upon a solid paying basis regarding fire insurance.

There is only one road to this result, and it is plain and direct: Raise the rates. We have expressed ourselves in favor of a twenty per cent. level advance. But we are not wedded to a particular figure. Any percentage of advance will suit us, providing only that it be sufficient. Other States need the raises as badly as does Missouri, but we are perfectly willing that the reform should begin in our own State.

It is idle for companies to kick about this and to kick about that matter of inadequate importance. The one and only course which is "dead sure" to win is to collect materially larger premiums. We have no other answer to make, and no other consolation to offer, regarding any of their laments.

Property-owners are too careless: Raise the rates.

Architects plan fire-traps: Raise the rates. There are too many lucifer matches: Raise the rates.

Defective flues are too common: Raise the rates.

Insurance laws and taxes are too burdensome: Raise the rates.

Solid and permanent solvency is the desideratum. This is by no means assured under present practices. Nothing will guarantee it except a direct advance of rates. Disguised advances are too slow and uncertain. Besides, they breed distrust in the public. Open and frank avowal of the necessity, and above-board application of the one adequate remedy, is what the situation calls for.—*U.S. Review.*

—A great deal of what is called Christian work goes for nothing, for the simple reason it is not practical; as after the battle of Antietam, a man got out of an ambulance with a bag of tracts, and he went distributing the tracts, and George Stewart, one of the best Christian men in the country, said to him, "What are you distributing tracts for now? There are three thousand men bleeding to death. Bind up their wounds and then distribute the tracts." We want more common sense in Christian work, taking the bread of this life in one hand, and the bread of the next life in the other hand.—*Exchange.*

THE BARINGS' LIQUIDATION.

One of the half-yearly meetings of the Bank of England was held on March 16th, when the governors of the bank made a statement as to the progress of the liquidation of the estate of Messrs. Baring Brothers & Co. At the end of August last the liabilities amounted to £5,113,000, of which £5,045,000 was owing to the bank, while by the end of February the liabilities had been reduced to £4,558,000, and £4,420 of this was due to the bank. Taken at the valuation of October, 1890, the securities had been reduced during the six months ended February 28th, from £8,391,000 to £7,724,000. For the first time since the crisis the securities have been brought down to a reliable valuation, those having a market quotation being taken at the lowest prices of the day, while other assets have been taken at a low valuation. On this basis the assets at the end of February were £4,908,000, showing a surplus of £359,000. Referring to the recent negotiations for the continuance of the guarantee, the governor stated that practically all the guarantors had agreed to prolong the guarantee at one-fourth of the original amount, for a further period of one year certain, and for two years, if necessary.—*Birmingham Hardware Journal.*

RELIGIONS AND NATIONALITIES IN QUEBEC.

At the request of a correspondent, who was anxious to know the relative growth of Roman Catholicism and Protestantism in Quebec, as well as French Canadians contrasted with other nationalities, Mr. George Johnson has prepared the following interesting statement:

	French Canadians.	All other Nationalities.
1851.....	667,528	220,733
1861.....	847,820	263,344
1871.....	929,817	269,699
1881.....	1,073,820	285,207
1891.....	1,189,229	299,306

The comparative figures of the religious beliefs of the people are as follows:—

	Roman Catholics.	All other bodies.
1851.....	746,866	143,395
1861.....	942,724	167,940
1871.....	1,019,850	171,666
1881.....	1,170,718	188,319
1891.....	1,291,709	196,826

The increase of Roman Catholics in the four decades, 1851-91, was 73 per cent.; of other bodies in the same period, 37 per cent.—*Montreal Gazette.*

MAPLE SUGAR BOUNTY.

Just now the Sugar Bounty Division of the Treasury is getting ready for the maple sugar season, says the *Washington Star*. This is a troublesome part of the business, because maple sugar is obtained by each producer in comparatively small quantities, thus multiplying the labor of weighing, polarizing and adjusting payments. Nearly all maple sugar by the time it reaches market is adulterated, but any manufacturer who is caught adulterating the maple sugar on which he asks for bounty is liable to a fine of \$5,000 or five years' imprisonment, or both. Neither the polariscope nor any known chemical test will distinguish adulteration in maple sugar; so evidence on the point would have to be got in other ways. The flavor of maple and other sugars is due to the presence of certain compound ethers. Raw beet sugar has a horrible smell, and no one would think of tasting it. It happens that the ethers in maple sugar have an agreeable flavor and hence its value. During the last year \$7,342,000 was paid out in sugar bounties.

WHY HE DID NOT SIT DOWN.

"Why don't you sit down?"  
 "This morning I asked you how many made a million, an' you said darned few. I told teacher that in arithmetic class to-day, an' that's why I can't sit down."—*Life.*

—The journeymen tailors of Montreal have formed themselves into a union, which will be a branch of the Journeymen Tailors' Union of America. At a meeting held in the Mechanics' Hall recently forty members were initiated.

A UNIQUE LOSS CLAIM.

The notice of loss and accompanying itemized claim given below, were recently received by C. A. Van Anden, of Chicago, general agent of the State Investment, from his agent at Kalamazoo, Mich. We do not remember of ever having seen a more unique claim. Mr. Smiley should not waste his talents on a country newspaper. His wit would be a refreshing change on some of our metropolitan dailies:—

*Smiley's Enterprise*, J. B. Smiley, Publisher, Galesburg, Mich.

January 20th, 1893.  
 CHAS. H. GARRETT, Kalamazoo, Mich.

DEAR SIR,—It becomes my painful duty to advise you that my shop was the scene of a disastrous conflagration yesterday afternoon, January 19th, at 2.30 o'clock. Our oil heater became excited and went off half-cooked, burning oil on the floor. Great excitement prevailed. A large crowd gathered. My foreman, Mr. L. L. Joy, turned the hose on to the business and promptly put it out. The crowd then carried the stove out doors and jumped on it.

Enclosed I hand you itemized bill of my claim against the insurance companies. I think my claim will be found to be a just and modest one.

Yours truly,  
 J. B. SMILEY,

To compositor frightened and time lost in consequence .....	\$	50
Took the other compositor sleigh-riding to quiet her nerves .....	1	75
Foreman tore his pants .....	1	75
Stove busted .....	8	00
Office desk sprinkled down with extinguishing compound .....	5	00
New load for extinguisher .....	50	
Washing windows before our semi-annual time comes .....	75	
Cleaning woodwork (needed it anyway) .....	1	00
Sweeping out the remains .....	1	00
Answering numerous questions of inquiring friends .....	4	00
<b>Total .....</b>	<b>\$24</b>	<b>25</b>

—*Chicago Argus.*

PROCRASTINATION AND ITS EFFECTS.

One of the company's managers in a recent communication says:—

"Illustrations of the necessity for insurance on the life of a man who has a large family to support are numerous, in fact are of every day occurrence. A special case is one which occurred last week, wherein a wife and six small children were deprived of a father and their usual means of existence, and under the head of 'Commendable Charity' an article appeared in one of the leading papers stating that the popular contractor of the famous Bostonian Opera Co. called at the office of the paper and left twenty dollars (\$20) for the wife and children who had been left in 'desperate circumstances' through the death of the husband and father the day before, etc., etc. This gentleman had been importuned by me to take out a policy on his life, but he was deferring it until a more favorable opportunity presented itself, and my work was in vain, and great was my surprise a few weeks later to read of his demise. Procrastination, the thief of time and estates, works dire calamities and hardships when allowed to rule."—*Union Mutual Monthly.*

—The production of iron ore in the United States, according to an official report, has increased from 3,031,891 tons in 1870, to 14,591,178 tons in 1891. The same report states that the production of pig-iron increased from 2,546,713 tons, in 1872, to 9,157,000 tons last year, placing the United States in the position of being the largest producer in the world.

It is with unmixt satisfaction that we have heard of the transfer of the business of the Reliance Mutual Life Office to the Norwich Union. The Reliance Mutual was a society not strong enough to stand alone, and although we doubt not that its business is perfectly sound and its connection well worth securing, we have only congratulations for its members upon the improved prospect which their admission to the ranks of policy-holders of the Norwich Union opens up to them.—*Spectator.*