

FALSEHOOD IN BUSINESS.—Competition in the present day is keen in all kinds of business, and the devices to which firms or companies resort to get business are varied, and not always delicate. It has indeed been boldly said that a business man, to be successful now-a-days, cannot afford to be always truthful, an assertion which, however, there are many noble and successful business careers to disprove. So high and honorable a profession as that of life insurance ought, at any rate, to be free from the taint of dishonorable means to obtain business. It would appear from a circumstance made known to us that it is not so. A firm in this city, two of whose partners have policies in the Equitable Life Assurance Society, were told that that company "had ceased to do business in Canada, and were advised by another insurance agent to transfer their insurance from it to his company." The statement made was an untruth, for that company has made the required deposit with our Government, holds its license in the regular way, and has, we are told, no present intention of discontinuing its business in the Dominion. This mode of damaging an opponent and bringing grist to one's own mill by means of falsehood is dastardly; and the person who employs it, if he can be found out, should be proceeded against for slander, and punished severely. The company which knowingly permits it, is unworthy of its business or its name.

SANITARY MEASURES.—Ventilation and drainage are admitted to be matters of important concern to all dwellers in cities, and people are beginning to know more about such matters, and to search more into them, especially after an outbreak of fever or diptheria. A painful instance of the latter disease, resulting from an imperfect drain, appeared in Toronto papers some days ago. The sink-pipe of a dwelling leaked. Dr. Burns tells us the earth under the house became saturated with liquid refuse. Four of the inmates fell ill and one died. But another prolific source of disease is too much ignored. We mean the animal and vegetable matter thrown into yards or alleys, and allowed to rot there and pollute the atmosphere, if indeed they are not kept in a cellar or an outhouse in the swill barrel till their odor or their disease germs taint the air of the whole house. In a pamphlet upon the sanitary condition of Montreal, entitled "Our Health and Our Diseases." Mr. F. P. Mackelcan, C.E., gives some valuable and recent information, and some sensible advice upon the subjects of ventilating, heating and draining, as well as a chapter upon "Domestic Habits," which is one of the most startling in the book. We quote: "It has been proved by the cholera in London, that sewers and drains may be perfect, and yet domestic habits alone may be such as to make a nursery garden for plague germs. Wherever, then, we find foulness of odor from bad drainage, filthy back yards, and impure cellars, to find a camping ground for epidemic disease. * * * pure air. There should be no stagnant water or saturated ground in back yards or empty lots. From experience in cities themselves, we know that all waste, whether fluid or solid should be rapidly removed.

To remove the gross and visible waste, whether fluid or solid, is generally approved; but there is another waste that we accumulate. It is the waste that saturates unpainted floors and porous walls and ceilings. The exhalations from food, from storage of things convertible into food, from human bodies, whether from skin or lungs, from excreta, and at times from the sick and dying. The more rude the usages are in a house, the more will the building be saturated. Cholera has always found its camping ground where domestic habits have rendered buildings impure, and has by no means been governed by what is termed drainage. The same may be said of small-pox, its places of residence depend less on drainage than on domestic habits. A water closet in an abused condition inside the house is far worse than a privy in the open air; and a sink in a kitchen, with its dark cupboard beneath, may be worse than a distribution of slop outside the back door. Cellars with earthen floors when once impregnated with rotten vegetables and unpicked bones, is beyond redemption, except by digging deeper till all is pure, and then filling up again with clean material."

Speaking of earth bottom cellars, whether in dwellings or business places, the author likens their concealed nastinesses in Montreal to the abominations of Constantinople. He cites, too, habits in practice in the lower quarters of our largest city, such as disgraced the High Street of Edinburgh centuries ago, and are prevalent to-day in Spain, or South and Central America. Many people in this and other cities, who do make efforts to obey hygienic laws, are troubled about the disposal of their kitchen refuse, which is not removed by the city scavengers. To these, we say, or indeed to any one in the city or country, we say *burn it*. Burn bones rather than throw them out of the back door; burn meat scraps if you can find no one who wants them rather than neglect them till they taint the house; burn potato or other peelings, fruit rinds, or whatever leavings of the table cannot be used. It is the healthiest way of getting rid of them, and there are very few such substances that cannot be so burned.

GRAND TRUNK RAILWAY.—The preference bondholders, if not the stockholders, of this railway are looking forward to better days for their property. This hopeful feeling is now largely based upon that recent important event, securing a direct line from Port Huron to Chicago, the several sections of which make 330 miles in length. The greater portion of the capital necessary to complete this arrangement was derived from the sale to the Government of that unprofitable section, the Riviere du Loup branch. The purchase price in round numbers is a million and a half dollars. The Grand Trunk company have placed upon the London market debentures amounting to £500,000 sterling, bearing 6 per cent. interest, and redeemable in twenty years from January next. These bonds are to be exchanged for first mortgage bonds upon the entire line between Port Huron and Chicago when the several sections of the road are consolidated. The official report of this arrangement is said to have caused quite an advance in the stock. At a meeting in London on the 30th ult. the chairman is reported to have said that if the Grand Trunk had the rates of 1873 the profits would now be equal to the payment of

all the three preference, and some ordinary dividend, assuming that the volume of traffic remained the same. It is understood that much of the present increase in the traffic receipts is due to improved rates. In this case the increased traffic would be increased profit. There is no doubt that this and other companies have been suffering severely from wretched rates, and that a return to reasonable figures will work a mighty change in the fortunes of a company like the Grand Trunk.

QUEBEC HARBOUR COMMISSION.—At a monthly meeting of the Board, Mr. P. V. Valin in the chair, and Messrs. J. Bell Forsyth, F. Hamel, Dobell, Patton, Wm. Rae and Simmons present. The statement rendered showed the October revenue of the harbour to have been \$4,307 against \$3,454 in October last year. The import and export dues were less, but the tonnage and harbour dues had increased. With respect to harbour improvements we are glad to notice that constant progress is being made. The quay wall of the Tidal Basin 1,240 feet in extent is partly completed to the coping level; 30 out of the 55 caissons for the wall of the wet dock are in position; 2,500 feet of the northern crib-work from wharf to breakwater, is completed to coping level, and in ten days it will be filled in with dredged material and be thus protected for the winter. Besides all this, 200,000 cubic yards of dredging have been done, and 11,490 tons ballast emptied into the breakwater. Progress is also being made at the graving dock; 52 boulders, averaging 3 tons weight, have been removed from inside the Fly Bank. Referring to the recent allegations of Mr. Sewell to the effect that the works were ill done and would prove insecure, the Chairman said: "Much has been said lately, in the newspapers of this city, with reference to the Harbour and Graving Dock works. The feeling of the Board has not been changed, however, by the comments that have taken place, and I know that I am the interpreter of the unanimous sentiments of the Commissioners in declaring that they have always been and are still satisfied with these works, and have the entire confidence they will be a perfect success."

—"Comptroller Knox attempted to 'sit down on' the stock market last week," says the N. Y. *Public* with reference to the steps taken by that official to compel certain banks which had been extensively certifying cheques of stock brokers in advance of deposits, to comply with the law. The phrase seems to indicate an opinion that the action of the Comptroller was an officious interference rather than, as it seems to us, a necessary and salutary step. There is reason to apprehend that if Mr. Knox had not stopped the banks from over-certifying, the wildly speculative movement of October in New York would have resulted in a panic and a crash. The visit of the bank examiner resulted in good, for he touched a weak point, and his function was in no way strained under the law. Could not a bank examiner here be of great use in examining into irregularities if banks were suspected of irregularity? seeing, for instance, that banks entered amounts under the proper headings in the returns. The somewhat remarkable state-