

THE HOME OF THE FAKIRS.

Faking has become one of the finest of fine arts, and hundreds are turning thousands of dollars weekly into their private coffers on account of the good-naured gullibility of the American public.

There are three Italians on Bleecker street, not two blocks from the Sixth avenue "L" station, who are getting rich making "Benedictine," "Chartreuse," "Vermouth," French and Italian, as well as other cordials supposed to be manufactured on rare and precious secret formulæ of the foreign monasteries. A Press representative was lately acquainted with a South Fifth avenue grocer's clerk who suddenly went abroad in broadcloth, and on being asked the reason of his prosperity he unblushingly confessed that he and two friends, one a graduate of a Roman college and an expert chemist, were making French and Italian cordials, "so like the original that a connoisseur could not tell the difference," and sold for about half the price of the genuine article. Accompanying the young man to his laboratory, there the process was partially explained even to the branding of the sacred "D.O.M." on the bottom of the "Benedictine" corks, and the imitation of the monkish seal. It was all very clever faking, indeed.

Syrian relic-makers may be found in a cheerless back attic in a house in Stone street. These men are from Palestine, and know well that there is a market for all sorts of sandal and olive wood trinkets marked with sacred symbols and the word "Jerusalem" in Arabic. For years they imported the relics, but there were often delays and losses, so they manufacture "relics" from the Garden of Gethsemane and Bethlehem in Stone street now. It is quicker and simpler. They make rosaries too.

The John street "precious stone" business is a thriving one. The enormous output of polished glass goes up the Bowery, through the East Side and out to the smaller cities and towns. "Gems are so perfectly imitated now," said a foreman of one of these very prosperous establishments, "that it really does not pay to wear the real. Of course, imitation diamonds and rubies lose their lustre, after a time, but what can you expect when you get a 'hundred dollar gem' for 50 cents? Then, again, we set all our imitations in the latest designs of 18 kara gold, and I defy you to tell the difference. Rubies and sapphires can be made more brilliant and beautiful than the genuine, especially the former, which we make in imitation of the true Ceylon 'pigeon-blood' gem. Often, too, we cap a false gem with a real one, and the combination of rays is beautiful. The imitation gem business is an industry in this country which employs thousands of skilled hands."

Perhaps the queerest of the fakirs is in Vandewater street, near the bridge. He is a Belgian, and has supplied himself with every conceivable variety of foreign brands for packing boxes. Some of these are simply "made in Germany" or "per steamer so-and-so," and some are notices for careful handling, lettered in foreign tongues—French, Italian and even Russian. "Packing boxes are great advertisers," he said, "and tradesmen realize this. I can take a load of American pine boxes, and with a few brands and dabs of paint make them look as if they had just come from the hold of a steamer. These brands are very impressive to the untutored, and tradesmen know the value of a foreign stamp on their goods. I do a thriving business during the busy season. My charges are light, and my transformations true works of art. They give tone to an establishment, particularly when the word 'Importer' stands over the door, but only American goods in foreign-looking boxes are dumped on the sidewalk. It is a kind of a deception, it is

true, but harmless, and thoroughly in keeping with modern methods."

The "Worcestershire Sauce" makers of West street are well known. Every variety of imitation of the celebrated English condiment is put on the market, and in these establishments may be seen tanks full of the imitation, "guaranteed as good as the original."

A glance at Washington market shows to what an extent the "foreign cheese" fake is worked in the outlying districts. American made "Roquefort" and "Camembert" are put up like the imported, and the deception often defies the gourmand. In some cases cheese makers have imported skilled men from the Continent to reproduce the cheese so famous, and often with marvelous success. The fake "imported cheese" industry is an institution.

One man in Clinton place reproduces the foreign hotel labels, which he sells to trunk-makers and others, so that a man can buy a portmanteau or hand-satchel which will show at least two complete trips around the world, with custom house marks and steamship tags. It is a cheap way of getting a reputation as a great traveller. It is wonderful, however, how firmly all these fakirs, believe in the honesty of their calling, and how completely consciences have become "sopped," as it were, by the common thirst for money-making.—New York Press.

THE STUDY OF INSURANCE AT UNIVERSITIES.

The Faculty of Cornell, says the Insurance Journal of New York, have done a wise thing in providing for a course of fifteen lectures on the theory and practice of insurance, particularly of life insurance, by Mr. Charlton T. Lewis. Mr. Lewis is a member of the American Actuarial Society. He is a writer of very high repute and authority on life insurance subjects. His treatment of every subject is characterized by profound knowledge, and also by high literary skill and ability. His style, always clear and pungent, never fails in that perfection of finish which marks both the brilliant scholar and the perfect workman. A son of Pennsylvania, he has been a resident of the metropolis for a quarter of a century. He was secretary of the Chamber of Life Insurance, some twenty odd years ago, when it was a potent factor in representing the combined interests of the life companies. Other colleges and universities might wisely imitate Cornell, and secure from him a repetition of the course.

GOOD OUTLOOK IN RUBBER.

"The demand for rubber products has kept pace with every advancement made by our people, and is growing faster now than ever before," says the India Rubber World. "It is as little likely to decrease permanently as the railways are to give place again to stage coaches. At the same time, the improvement in treating rubber in the factory has enabled goods to be produced of a higher quality and at lower prices than were ever before known. It may be that there are elements in the rubber trade which are not conducive to profits on the whole, but they will disappear in the process of the survival of the fittest, just as has been the case in former years. Meanwhile there are important firms—firms of long standing and well-equipped with capital—who are prepared to testify that the past year showed the largest volume of business they have ever known, and the fact that they are still in the field proves that the business was not done at a loss. There were consumed last year in the United States and Canada, according to the best estimates obtainable, 42,283,000

pounds of rubber, against 38,101,000 pounds in 1897, and 30,246,000 pounds in 1896. The prices paid were the highest ever known, for while the highest quotation for fine Para in 1896 was 85 cents, the range of prices last year was between 81 cents and \$1.06. It is impossible that this increase in consumption could have occurred, and at such a high level of prices, without a firm demand for products, together with a margin of profits for the manufacturers. Otherwise, there would have been a long list of failures, instead of any new factories and enlargements of old ones, accompanied by an increase of capital invested."

THE FIRE WASTE OF 1898.

According to reports gathered by The Standard, the total fire waste in the United States during 1898 was \$102,979,000, against \$101,265,000 in 1897. The estimate is based upon current reports, which while not accurate are valuable as an early indication of the trend of the annual fire waste. A detailed examination of the figures by states and sections is made. As in 1897, Pennsylvania takes the first place in the amount of loss from fires over \$10,000, the total being \$10,000,000, which, however, is an improvement over the previous year, when the loss was reported at \$11,951,000. New York State follows with a loss of \$8,993,000, against \$9,285,000 the previous year, while Illinois takes third place with a loss of \$7,173,000, against \$9,509,000 the previous year. Massachusetts contributes \$4,396,000, against \$3,011,000 in 1897; Ohio \$4,562,000, against \$5,647,000 in 1897, and California \$4,562,000, against \$2,836,000 in 1897. The total loss in the New England States has been \$8,674,000, against \$6,045,000 in 1897. New Hampshire being the only state which records a lower loss than in the previous year. The Middle Department States seem to show a decided improvement over last year's record. The same thing may be said of the Middle West, but the Pacific Coast and South-Eastern States appear to have contributed an increased loss.

THE MONTREAL NEW CHARTER.

The last day's work of the Legislature on the city's bill was in some ways among the best. Some unjust and some restrictive taxing powers were refused, and some fair ones allowed, and the Bonsecours market schemers were deprived of their last hope of forcing the city to buy their property. Taking the bill as a whole, the Legislature has done fairly well, in face of many temptations to do otherwise. Montreal's affairs kept the members at work a week longer than was anticipated. It can be trusted, however, that it will be a long time before the city puts their patience to another such test.

A CHARGE AGAINST THE BAR.

The Bar Association of Montreal is prosecuting a mercantile agency for collecting accounts, which, they contend, is an infringement of the privileges of their order. If the Bar Association had done its duty in the past in bringing lawyers to time who did not account for the claims given them to collect, mercantile agencies would not be in the business. The experience of many business men has been that it was much more difficult to collect from the lawyer than from the debtor on whose track he had been set.—Huntingdon Gleaner.