

pendence. Yet Dr. Grinnell proves that only 13 per cent. of these are independent and self-sustaining. In other words, *about eighty-seven out of every hundred at the age of sixty-five are dependent upon some relatives, friends, the town or some charitable institution or society for a part at least of their daily substance.*

If anything can, these figures should act as a warning to those who have made no provision against their unproductive years,

and who do not wish to be placed in the humiliating position of dependence for bread, either on relatives or on the state.

Nor is there any reason why they should be so. In the present organization of society, the institution known as life insurance precludes any semblance of an excuse. In the perfected methods now in vogue there is open to every one the freest opportunity to provide for coming unproductive days.

THE PIANO AND THE CANADIAN HOME

IT is the general opinion that the demand for pianos is increasing. This is what we should expect as the result of national growth and prosperity.

Fifty years ago in the log-cabin of the pioneer farmer the best instrument to be afforded was the cheap violin, or "fiddle," which might frequently be seen hanging from a nail on the cabin wall, and ready for almost instant use. Humble as it was, it served the purposes of hospitality and sociability; but opportunities have grown since then, and likewise the pocket-book.

Bystander, in the *Weekly Sun*, says: "A piano no doubt is sometimes bought as an ornamental article of furniture; but allowing for this, we may fairly infer that with the increase of the sale there has been an increase of the taste for music. Not only is music a source of the purest pleasure, and in that character an antidote to pleasures which are less pure, but it is a most beneficial agent in the formation of national character. It refines, softens, civilizes. It carries the esthetic element, without which character is not complete, into homes which poetry and art cannot reach. It exercises

angry passions, as the harp of David exorcised the evil spirit from Saul. In a man who is fond of music you would hardly find a very venomous politician, or partisan of any kind. The taste is social also, and likely, wherever it spreads, to promote a sociability which is said in some of our rural neighborhoods to be wanting, and the lack of which, where it felt, must be a drawback from the happiness of farm life. Let us hope that the sale of pianos will continue to increase."

With regard to the growth of this industry in Canada, a prominent manufacturer says: "We have little to fear from foreign competition. There are several factories in Toronto turning out pianos equal to the best made abroad, which is evidenced by the fact that some of the most world-renowned players are now using Canadian-made instruments."

The piano factories of Toronto and the vicinity are to-day turning out on an average fully three times as many pianos as they did ten years ago, while even the above average is not sufficient to meet the demand.