

MERCANTILE INSURANCE.

In the Council Chamber of the Board of Trade a paper was read by Mr. Henry Lye on Mercantile Insurance as a preventative of business demoralization and bad debts. Mr. Lye said:—

"Every new idea of justice or equity, every advance from anarchy towards order, every amelioration of the conditions of society by the application of liberal principles has been stigmatized as an impracticable innovation and assailed as the work of a fanatic or destroyer and an enemy of his fellow men."

The main argument of the paper was that in regard to mercantile affairs there ought to be a system of insurance such as obtains for life and fire losses. The speaker pointed out the method by which this might be done. Mr. Lye spoke of business morality, and maintained that as a general rule men in business are neither extravagant nor dishonest, and that the failures in business are not caused by those faults so much as by those circumstances outside and beyond their control. A mercantile insurance company, guaranteeing bad debts, would at the outset require from the applicants such information as would warrant the transaction. These "informations" would be a combination of such as are furnished to the different Insurance Companies and the mercantile agencies. Mr. Lye concluded by hoping that the members would overlook its red rag appearance and discuss it calmly, and that they would see in it a scheme by which mercantile business would become free from its present danger.

The chairman called for discussion, and Mr. James Scott said a few words in high praise of the paper and called for opinions from the mercantile men present.

Mr. Davidson said the scheme of business insurance seemed reasonable and workable and it was certainly desirable. The duty of the business man was first to avoid bad debts and next to get some one else to pay for them.

Mr. Headly hoped the paper would be printed and widely circulated. Mr. Hugh Blain said the scheme was one he had no doubt would be hailed with delight by business men, if found practicable. The discussion was continued by Messrs. Donaldson, McCabe, H. E. Eddis, Johnston, Belleville, and the Chairman, who said that the great thing to be guarded against was immorality in business; and there was no reason why a good, clean, moral risk should not be taken in business as in either fire or life.

In answer to the vote of thanks Mr. Lye said there could be no doubt that the proposal, though an innovation, was one that would ultimately come to the front.

The paper will be printed for circulation among business men.

WEBSTER

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A so-called "Webster's Unabridged Dictionary" is being offered to the public at a very low price. The body of the book, from A. to Z. is a cheap reprint, page for page, of the edition of 1847, which was in its day a valuable book, but, in the progress of language for over forty years, has been completely superseded. It is now reproduced, broken type, errors and all, by a photographic process, is printed on cheap paper and flimsily bound. It is advertised to be the substantial equivalent of "an eight to twelve dollar book," while in fact it is a literal copy of a book which in its day was retailed for about \$5.00, and that book was much superior in paper, print, and binding to this imitation, and was then the best Dictionary of the time instead of an antiquated one. A brief comparison, page by page, between the reprint and the latest and enlarged edition will show the great superiority of the latter. No honorable dealer will allow the buyer of such to suppose that he is getting the Webster which to-day is accepted as the Standard and **The Best**.

There are several of these reprints, differing in minor particulars, but **don't be duped**, the body of each is a literal copy of the 1847 edition.

WHAT THE PAPERS SAY.

The **New York Times**, says:

"Only those who are ignorant of the great advances that have been made in dictionaries are likely to buy this reprint at any price."

The **American Bookseller** of N. Y., says:

"The etymologies are utterly misleading,

and naturally so; for when the Webster of 1847 was issued Comparative Philology was in its cradle. The definitions are imperfect, requiring condensation, re-arrangement and additions. The vocabulary is defective, some of the commonest words of to-day, especially scientific terms, for which a dictionary is most often consulted, being entirely absent. In not one of these three prime requisites of a dictionary is the Webster reprint a trustworthy guide, or, rather, it is a misleading one. * * * This 'reprint' is not intended for intelligent men. It is made expressly to be foisted by all the arts of the book canvasser on those who have been precluded from a knowledge of what developments lexicography has undergone during the last forty-two years. This is the cruellest feature of this money-making enterprise."

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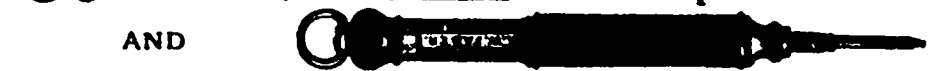
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