A suggestion that is well worthy the notice of grocers in particular, is made in the course of a shrewd advertisement of a new American scale. It says: "If they save you what you give away in down weight alone, it is an investment that will pay you several hundred per cent. per annum." This remark hits the spot with respect to the uneconomic habit of many country and city merchants or their clerks of pleasing their more ignorant customers by giving "down weight" of the scales in weighing groceries. The same sort of thing is done by the dry goods dealer who gives "a bit over the yard" in measuring textile fabrics. The merchant who does either of these things cheats himself, and no man is under any obligation of either good will or generosity to do wrong to himself in order to please a neighbor or a customer. The advertisement in question goes on to say, "your scales measure your profits. Accurate weight and correct calculation mean good profits, good profits mean success." This statement is only partly true. Good scales do help a merchant to realize profits by preventing waste; and good profits (which are hard to get now-a-days) often mean success. But we should like to have it demonstrated that accurate weight and correct figuring mean good profits. We have known men who could weigh a bee's wing, and who sat up nights calculating with much skill how to save the ultimate fraction of the steenth part of a cent. Bnt they did not get good profits and did not reach success.

LIFE ASSURANCE PARAGRAPHS.

A concern with the attractive title of the Canadian Widows' and Orphans' Life Assurance Company has been organized in Montreal. There is something in a name, and the name of this new Canadian venture resembles, as its methods are we believe intended to resemble, the Scottish Widows' Fund Life, which has been long established and very successful.

The Metropolitan Life Company has given notice to its policy-holders that they may fight all they please, and that the company will pay for their funerals. Upon which the Insurance Times remarks: "If the Metropolitan could place all of its policy-holders in the field, and make them capable of bearing arms, instead of being born in arms, they would settle a war inside of ten days."

Hamilton was visited by fire yesterday morning, and the old Spectator building (happily not the new one) on James street south is gutted. The Great North Western Telegraph Company loses all its plant and fittings; the American Express Company is also burned out. The stone building, which was owned by John Proctor, is a wreck. Loss placed at $25,000; insurance not ascertained.

We learn from Montreal that there were in our correspondent's letter some inaccuracies respecting the intention of the London and Lancashire Life in their new building. They have purchased a portion of the Barron block property, viz., 40 feet on St. James street by 80 on St. John street, upon which the company are about to erect an office building for themselves. The Bank of Nova Scotia will occupy the ground floor, the company the second floor, and the other stories will be let out for public offices.

FIRE INSURANCE HINTS.

In Berlin the firemen wear water jackets, with a double skin, which they are able to fill with water from the hose. If the space between the two layers becomes overfilled, the water escapes through a valve at the top of the helmet.

The fire at the Gold Fields Development Co.'s works in the Marmora district of Ontario the other day resulted in a loss of at least $30,000. The fire broke out in the drying room, and there will be some salvage, perhaps 25 per cent., on machinery, etc. The insurance amounts to $40,000; it was taken by the Norwich Union, and has been re-insured in the North British, the Western, and six or eight other companies.

In spite of the negligence and recklessness shown by the average merchant, and the average councilman in Canadian towns and villages about fire appliances, an awakening comes to them at times. Now, it may be a devastating fire in the next village; or again, it may be the voice of a conscientious newspaper man. Here is a little warning given to its readers by the Bras d'or Gazette, of St. Peter's, Cape Breton, a lively place of some 600 people: "Our citizens should try and devise some means of protection in the case of fire. Something should be done at once. Now is the time, not when several heaps of ashes will be the only mementoes of our thriving town. At present, if one building took fire and escaped notice until advanced, it would mean a general conflagration. Ladders, buckets and water kept where they would be easy of access would be to a certain extent safeguards."

CLEARING-HOUSE FIGURES.

The following are the figures of the Canadian clearing houses for the week ended with Thursday, May 19th, 1898, compared with those of the previous week:

Clearings.	May 19th, 1898.	May 12th, 1898
Montreal	$12,799,403	$13,659,793
Toronto	7,824,958	8,672,004
Winnipeg	2,123,809	2,268,965
Halifax	1,221,680	1,186,805
Hamilton	693,835	752,433
St. John	615,681	633,541
	$25,277,366	$27,173,541

Aggregate balances this week, $3,196,933; last week, $3,856,845.

—The supplementary estimates were brought down by the Government this week. They amount to $1,460,000. Among the items provided we observe a sum of $14,000 for examination of the river Stikine, etc. Also a sum of $25,000 for a line of steamers to run between St. John, Halifax and London, and $15,000 for line of steamers to run during the winter season of 1897-98 between St. John and London, Liverpool or Manchester. We notice a revote of $15,000 for steamer service between Halifax, St. John's, Newfoundland and Liverpool, for the year ended June 30th, 1897. The largest item is $500,000 for the maintenance of the Mounted Police of the North-West. It may be that this is for the extra force for the Klondyke, otherwise it would hardly be put into a supplementary vote. Then there is $50,000, salaries and expenses connected with administration of Yukon provisional district, of which $45,000 is Governor-General's warrant. For commercial (or is it immigration) agents in foreign countries, $5,000 is put down. An item which many will welcome, and hope that practical use will be made of the money, is the $60,000 for general immigration expenses.

—That business, already brisk, is going to be brisker, may be readily inferred from the policy of our big railways with respect to rolling stock. The Grand Trunk has given orders to have 250 refrigerator cars built for immediate use. Business is increasing so fast that the company cannot attend to it with the present equipment. Similarly, the Canadian Pacific, expecting an increase in freight traffic, have rushed through their shops at Perth, the 250 new flat cars which will be in use almost immediately. The capacity of each car will be 60,000 pounds.

—It appears that the Legislature of British Columbia do things on a liberal scale. If the telegrams of Saturday last from Victoria are accurate—and there are no newspapers of that date yet to hand—the supplementary estimates laid before the Legislature provide for a total of $102,389 for the next year, $404,402 for the present year, and $441,248 for the year ended 30th June last; a pretty handsome aggregate. Among the chief items for the coming year are $3,000 for the exhibition at Westminster, in addition to $10,000 already voted.

—Our American friends are very jubilant over the active condition of business, and especially over the great extent of their foreign commerce as exemplified in the Washington statistics up to the close of April. These show that for the ten months then ended the exports of the United States were $1,025,426,000, and the imports $511,181,000. This makes a foreign trade of $1,536,607,000 in ten months. At this rate the fiscal year ended with June, 1898, will "break the record" to foreign correspondence.

—We hear that the general manager of the Molsons Bank, Mr. F. Wolferstan Thomas, has arranged for a trip across the Atlantic for a holiday, and sails to-morrow. We congratulate him, and applaud the good sense of the directors, who have pressed this recreative trip upon him. Mr. Thomas has been a busy man, often a very hard-worked man, since about twenty-nine years ago he took the helm of Molsons Bank. He has not had too many holiday trips, and assuredly deserves this one.

– As supplementary of what we learned a week or two ago about the satisfactory prospect for wheat seeding and growth in Manitoba, it is agreeable to learn further, by means of crop reports from Manitoba and Northwestern Railway agents up to 17th instant, that wheat seeding is now complete in all save two or three districts. The weather has been generally favorable, but rain is wanted at a number of points.