

great industrial establishments eight or ten hours is thought to be a good day's work. Carpenters, bricklayers, masons, and artisans receive high wages and rarely work more than ten hours a day, but grocery clerks are often expected to be at their places before daylight, and to work until 9 or 10 o'clock in the evening. They are poorly paid, and yet there is no class of people who work harder or more zealously in the interests of their employers."

STOCKS IN MONTREAL.

MONTREAL, March 29th, 1893.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average.
Montreal.....	231	230	38	232	225	227 1/2
Ontario.....	120	120	42	120	120	112 1/2
People's.....	120	120	48	120	117	105
Molson's.....				177		162
Toronto.....						165
J. Cartier.....	162	160	118	162	160	151
Merchants.....				148	148	136 1/2
Commerce.....						103 1/2
Union.....	149	146	90 1/2	148	147 1/2	137 1/2
R. Teleg. & Ont.....	72	71	202	72	7 1/2	64
Street Ry.....	181	178	510	180	176	192 1/2
" New Stock.....	219	214	1329	218	217 1/2	207
G. Pacific N.R.....	83 1/2	82 1/2	1260	83 1/2	82 1/2	88
C. P. land b'ds.....					109	
N. W. Land.....					153	166
Bell Tele.....						
Montreal 4%.....						

PHOSPHORESCENCE.

William M. Evarts tells a story to illustrate the musical gifts of his son-in-law, Mr. Beaman. He says he had a silver cup and that he agreed that Mr. Beaman and a Mr. Frederick should contend for it. Mr. Beaman sang first, and when he got through, Mr. Evarts said: "Mr. Frederick, you needn't sing; there is no necessity for it: you are entitled to the cup."

But Mr. Frederick declared he was unwilling to accept the prize under such circumstances. He insisted upon being heard.

"Very well," says Mr. Evarts, "you can sing if you wish to."

Then Mr. Frederick broke forth. When he had finished, Mr. Evarts coolly observed, "On the whole, I think I'll keep the cup."

—When ex-Secretary of the Navy Thompson was chosen by President Hayes, Mrs. Thompson is said to have remarked: "Richard for Secretary of the Navy? How absurd! Why, he doesn't even know how to swim."

—A Vancouver correspondent tells the *Manitoba Free Press* that a silk weaving company at Saikyo, Japan, which employed 1,200 work people, and manufactured \$7,000 worth of silk fabrics daily, has gone into liquidation.

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INSURANCE NOTES.

The Supreme Court of Massachusetts has decided recently that when a beneficiary named in a life policy dies before the insured person, the policy forms part of the estate of the insured person, and cannot be claimed by the next of kin of the beneficiary. There would be no reversionary interest in such a contingent property unless the policy had been assigned to herself and her heirs.

Mr. J. G. Richter, of London, Ont., manager and actuary of the London Life Insurance Company, has been appointed a member of the Advisory Council of the World's Congress Auxiliary of the World's Columbian Exposition on life insurance. The congress will convene in Chicago during the week commencing June 19th, 1893.

True politeness has been described as "perfect ease and freedom." No man should be able to enjoy any ease whatever unless he has his life insured for the protection of his family. Having done this, he will then be entitled to the freedom every conscience possesses when it knows its owner has done his duty.

DELIGHT IN DISORDER.

The English poet wrote these captivating lines about dress almost three hundred years ago:—

A sweet disorder in the dress,
A happy kind of carelessness;
A law about the shoulders thrown
Into a fine distraction;
An erring lace, which here and there
Enthralls the critick's stomacher;
A cuff neglectful, and thereby
Ribbons the flow confusedly;
A winning wave deserving note
In the tempestuous petticoat

The second stanza, which we give below, is printed by the *Shoe and Leather Reporter*, evidently for the sake of the "wild civility" of a careless shoestringer. He has a rare early English taste, has the *Reporter*.

Give me a look, give me a face
That makes simplicity a grace;
Robes flowing freely, hair as free,
Such sweet neglect more taketh me
Than all the adulteries of art
That strike mine eyes, but not my heart.
A careless shoestringer in whose tie
I see a wild civility
Do more bewitch me than when art
Is too precise in every part.

It costs about one hundred dollars to send a car load of leather from San Francisco to Boston, or about three and one-third cents a mile.

A handsome spring offering is a high-cut lace for women, with fine, soft cloth top, dongola vamp, patent calf tip and heel piece. These are offered at retail for \$3.50, and are first-class goods every way.

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