

for man to eat, "require for their subsistence, clean and vegetable food, which makes their flesh pure, wholesome, delicate, refined, dainty," &c. Is it not perfectly logical and not at all beyond common sense to perceive that if we eat the pure, clean vegetable food, the quality of our flesh will be entitled to all those nice adjectives also.

"No naturalist, no anatomist, no physiologist, examining man, and comparing him with other animals, would pronounce him other than a fruit-eating animal—of course including nuts and seeds under the general designation of fruit." These contain all that man requires, and on such he is more perfectly healthy and more capable of resisting disease. The Roman armies, who conquered the world, did not live on beef or mutton. "They dipped their brown bread in a little sour wine or vinegar, when they could get it, and drank water." And for centuries, "millions of the finest races in India have entirely abstained from flesh for food." With our blood pure from partaking only of natural food, and our bodies consequently in a healthy condition, we could give far more thought and energy to all the enterprises of civilized life. We would not then merely exist, we would live, and that less for self and more for others. For then our bodies would not be so often prominently before us from sickness or disorder. We could afford to forget it oftener and rise beyond the necessity of providing constantly for it and its own immediate surroundings. Thus unfettered from constant care and anxiety, there would be more leisure and desire for the study of the useful, the beautiful, the artistic. The perceptions would become more clear, the ideal more attainable, and far from a relapse into semi-barbarism, great strides forward would be made into the state in which man will ultimately become a more perfect being. There is no necessity laid on any one to abstain from animal food—it is a matter of free choice, and certainly a "more excellent way" to live. It is gaining in favor, and when men become convinced by living proofs before their eyes, that they become not less healthy and vigorous without flesh as food, but more so, and that they lose nothing of the enjoyment of the table, but gain in the purer tastes engendered by this mode of life, they will dispense with the permission to eat animal food, and wonder why they did not sooner obtain this uncommon sense.

READER.

LOCAL BOARD OF FIRE UNDERWRITERS.

LONDON, AUGUST 21, 1882.

To The Editor of the Monetary Times.

SIR,—Your reply to Mr. Muir's circular letter appears to us of a quibbling character and does not deal with the real question at issue. For instance the rate of $\frac{1}{4}$ lately adopted by our Local Board is not, and cannot be considered an insufficient rate seeing that these risks have been carried by the best insurance companies at 5 per cent. for many years past when there was no provision, except of the most primitive kind, for extinguishing fires or protecting the premises, and now that a six inch service pipe connected with our city main and running entirely around the shops, with five double hydrants and a good supply of hose (upon hose reels) have been provided, besides other nine shop hydrants with fifty feet of hose, permanently attached to each, the whole involving an outlay of fully \$5000, surely a reduction of one half per cent. on the rate—from 5 to $\frac{1}{4}$ per cent. cannot be considered an inadequate rate. Indeed we judge it to be a better rating in the interests of our companies than 5 per cent. under the former conditions.

The companies now writing upon the Ontario Car Works are the Lancashire, London & Liverpool & Globe, Norwich Union, Standard, Northern, Western, City of London, Fire Insurance Association, and others equally good. These cannot be called "under ground" companies, and those companies which have dropped out, solely through the action of their local agents, are to-day ready and anxious to write at the reduced rate, but their opportunity has passed. In simple justice to Mr. Muir and the Detroit Insurance agent and in refutation of the insinuation of your correspondent who signs himself "underwriter" we do assure you that the telegram recalling \$16,000 of the insurance which had actually been placed in Detroit, was sent by Mr. Muir, at our solicitation—and that we saw and have again been shown this telegram and also the letter from Detroit agent, wherein

he says "I cover \$30,000 as directed. Sorry you reduced the order, but it is all right. Consult your own interests."

Yours truly,
DAVID SMITH, agent
Lancashire & Citizens Ins. Co.
J. H. LINGS, agent
Norwich Union Ins. Co.
A. G. SMYTH, agent
Liverpool & London & Globe.
J. A. NELLE, agent
City of London.
STEPHEN GRANT, agent
Fire Insurance Asso.
EDWARD TOWE, agent
Standard.
R. B. HUNGERFORD, agent
Guardian.

POLITENESS.

To the Editor of the Monetary Times.

SIR,—I am a collector of accounts, and my duties as such bring me in contact with all manner of persons, old, middle-aged and young. On my "rounds" which take me to the merchant's office, the bank and the post office, I have been much struck with the almost entire absence of politeness and civility on the part of some clerks, and even principals themselves.

Take the merchant's office first; I call there, after awaiting the cashier's or book-keeper's pleasure for 10 or 15 minutes, politely ask to be obliged with the amount of Hardup & Co.'s account. "Don't know anything about it," comes the surly reply, "when did you leave it?" "you'll have to see the proprietor about it," "come in next week." I enter the private room of the proprietor, he is writing a letter, abruptly looks up, "well! what do you want? account! never saw it, can't attend to you to-day anyway, too busy." I feel like retorting angrily, but remembering that "sufferance is the badge of all our tribe" I forbear, and make my exit. I have a deposit to make at the Pompos Banking Company, my employer has neglected to endorse a certain cheque, this omission stirs into wrath the haughty Teller. "Say! how the d—! do you suppose a fellow's going to take a cheque like that? go back and get it endorsed." Then he and his companion laugh heartily at the way in which some persons do business. A post office order which I require to get marked, brings me to the money order office; happily everything is in accordance with the printed rules on the back of the document, and after waiting for some time upon the important young man behind the counter, it is duly marked. An old Irish woman standing near me is not so fortunate, however. She wishes to send £1.5s. home to Ireland, but is almost bewildered by the clerk's rude remarks "No! that's not right, sign it here as I told you before! Yes, that will have to do I suppose," and with trembling hands she pays over the amount.

Of course, examples like the foregoing, are comparatively few, for I meet many with whom it is a real pleasure to do business. "Ah, Jones, good morning! Hardup & Co.'s account? well I'm sorry, but can't accommodate you this morning, come in on Wednesday, and I'll have a cheque for you." Such a salutation is most agreeable to the collector, for his visits are not generally considered the most welcome. It should be remembered that he is not a beggar, but simply asks for what in all equity he is entitled to. Civility is cheap, and an ill-mannered person, in any walk of life, is an abomination. In my opinion an affable and polite staff of clerks or salesmen is one of the most important elements of success in the business of the merchant who employs them, and it is to his interest to see that they are so.

Yours, &c.,
A. DUNNER.

—Following are the latest quotation at Emerson Man., for the principal articles required to begin operations on the prairies: Horses, per pair, \$400.00; oxen, per pair, \$160.00; ponies, per pair, \$160.00; double waggon, \$75.00; huck-board, \$55.00; double harness, \$25.00; plough, \$14.00; stove, \$20.00; tent, \$12.00; flour, per cwt., \$3.00; bacon, per cwt., \$14.00; oats, per bush., 75c.; wheat per bush., 90c.; potatoes, \$1.00.

—The mines of Great Britain have 68,774 miles of underground tunnelling, and 378,151 persons work in them.

STOCKS IN MONTREAL.

MONTREAL, August 30th, 1882.

STOCKS.	Lowest Point in Week.	Highest Point in Week.	Total Transacted in Week.	Buyers.	Sellers.	Average Price, like Date 1881.
Montreal x.d.	211	201	1519	211	211	1994
Ontario	126	40	126	127	81	
People's	89	22	88	90		
Molson's	132	75	131	132	116	
Toronto	192	165	192	194		
Jac. Cartier	116	118	115	116		
Merchants	190	130	369	180	180	126
Commerce	143	144	151	143	144	143
Eastern Tps				120		
Union					96	
Hamilton						
Exchange	173	25	173			
Mon. Tel.	132	183	850	183	132	131
Dom. Tel.	96	46	96			
Rich. & O. Nav.	72	76	2521	75	76	64
City Pass	156	158	1615	156	159	157
Gas	183	186	5310	186	186	
R. C. Ins. Co.		51	41			
Merchants x.d.						
Commerce x.d.						

Commercial.

MONTREAL MARKETS.

MONTREAL, 29th August, 1882.

The meeting of the American Association for the advancement of Science, the Agricultural Congress, and the Forestry Congress, which have been held here during the week, have taken up a good deal of the attention of our city merchants, but certainly have in no way interfered with business which, in most lines, has been very good for the season, but no activity is looked for till next month. In most lines there has been a marked firmness in the market, and in some a considerable advance is noted, especially in this case with leather, which has advanced all round. The high price of hides is making the tanners careless about selling. Higher prices are also looked for in breadstuffs. Dry goods are quiet. Drugs and chemicals firm, and ashes dearer. Butter is in small demand, but prices rule too high for export.

ASHES—Pots.—The market for this description of ash is strong, and prices have advanced since the date of our last report, but owing to small receipts business has not been large. Prices now range from \$5.05 to 5.15, and extra tars bring about 5c. over our outside quotation. Pearls in absence of transactions are nominal and unchanged at \$7.50. Receipts for past week: Pots, 101 brls., pearls, 11 brls.; deliveries for same time, pots, 118 brls., pearls, 11 brls.; stocks at present in store are, pots, 469 brls., pearls, 43 brls.

BOOTS AND SHOES.—There has been a very satisfactory business done. Wholesale houses are busy with orders on hand. No change in prices. Remittances are satisfactory. We quote: Men's Thick Boots wax \$2.50 to \$2.35; do split do \$2.00 to \$2.25; do Kip Boots \$2.50 to \$3.25; do Calf Boots, pegged, \$3.75; do Kip Brogan's \$1.35 to \$1.40; do split do \$1.00 to \$1.10; do Buff Congress \$2.10 to \$2.25; do Buff and Pegged Bats \$2.00 to \$2.40; do split do \$1.50 to \$1.75; Shoe Packs \$1.10 to \$2.10; Women's Peb. and Buff Bats. \$1.15 to \$1.50; do split Bats. 85c to \$1.10; do Prunella Bats. 55c to \$1.60; do Congress 35c to \$1.60; do Buskins, do fine 80c; Misses' Peb. and Buff Bats. \$1.00 to \$1.15; do split Bats. 85c to \$1.00; do Prunella Bats. 60c to \$1.00; do Congress do 60 to 70c; Children's Peb. and Buff Bats. 60c to \$1.00; do split Bats. 57c; do Prunella Bats. 75c.

DRUGS AND CHEMICALS.—Firmness pervades the market for chemicals; demand, however, is not large, and business has been chiefly confined to job lots without appreciable change in quotations. Drugs are steady at late quotations, and further advance is looked for in Opium and Quinine which are very firm. We quote now as under—Bi Carb Soda, \$2.90 to \$3.00; Soda Ash, \$1.55 to 2.50 or high test. Bi-Chromate of Potash, per 100 lbs., \$12.50 to \$14.00; Borax, refined, 17 to 20c; Cream Tartar Crystals, 29 $\frac{1}{2}$ to 31c; do., ground, 31 $\frac{1}{2}$ to 33c; Caustic Soda, white, \$2.25 to \$2.40; Sugar of Lead, 12 $\frac{1}{2}$ to 13c; Bleaching Powder, \$1.55 to 1.75; Alum, \$1.80 to \$2.00; Copperas, per 100 lbs. \$1.00 to \$1.25, nominal; Flowers Sulphur, \$2.75 to \$3.00; Roll Sulphur, \$2.12 $\frac{1}{2}$ to \$2.25; Epsom Salts, \$1.25 to \$1.40; Sal Soda, \$1 to \$1.20; Saltpetre, \$10 to \$11; Sulphate of Copper, \$5.25 to \$5.75; Quinine, \$2.75 to \$3.00; Opium, \$5.00 to \$5.25; Morphine, 2.75 to \$3.00; Shellac, 35 to 45c; Castor Oil, 10