

buildings are so solidly constructed that when a fire does occur, it is usually self-contained. "It has been proved again and again that the stone and iron in combination give the least desirable so-called "fire proof" construction, yet these and plate glass continue to be the chief materials used in the erection of palatial edifices, warehouses, shops, and offices within the city of London."

#### CREAMERIES IN ONTARIO.

Last week was held in this city the first annual convention of the Ontario Creameries Association. This organization arose, it appears, out of the neglect of the creamery interests, by the Diarymen's Associations of this Province. It was found that the reputation of Canadian butter in foreign markets had suffered by the export of our poor butter, and something was necessary to improve the average butter product and to restore the reputation we once possessed.

Among other speakers, Mr. James Cheesman of Montreal read a paper on *Economical Dairying*, in which he urged that Canadian farmers should follow the example of the Swedes and the Danes and secure fresh cows all the year round. Canadians ought, he said, to have more cows in September than in the six following months. Steps should be taken to ascertain which was the most profitable breed of dairy cows apart from their value as beef animals. Mr. Brill, in his address on *Creamery Utensils*, expressed the opinion that butter was kept too long before shipping to Britain. There is some force in this view. Our storekeepers too often keep butter for weeks in cellars or storehouses before it is shipped east. Then the buyer keeps it so many days or weeks in cold storage. And then the teamer holds it for ten days more. It is thus likely to be months in reaching the palates of consumers.

The needs of the Province and the dairying industry call imperatively for development in Creameries, said Professor Robertson, of the Guelph Agricultural College. The college would, said he, promote the creameries' interests of Canada, by publishing pamphlets and circulars, with information of interest to the industry, and would agitate to secure the establishment of creameries in districts not now occupied by factories. "When fine creamery butter should replace the inferior dairy butter, Canadians should then get 6 cents per pound more for their butter than they did now. This would mean \$500,000 gain to Ontario." It is of interest to learn, from Mr. W. A. Macdonald that the agricultural council of Middlesex has sent to Germany for samples of the German instruments for establishing a milk standard. Whether percentage of butter or percentage of fat be adopted as a standard, the result would be, in his opinion, to do greater justice to the patrons. Mr. Macdonald, Mr. W. J. Robertson, and Mr. Valancy Fuller were chosen to investigate and report as to the best mode of testing the quality of cream. It was resolved to memorialize the Dominion Government to allow no oleomargarine or imitation butter to be imported, manufactured, or offered for sale in Canada.

#### REST AND REPAIR FOR BUSINESS MEN.

The average business man is a poor economist of his health and strength. In busy seasons and at stock-taking, the merchant works night and day, going often without a mid-day meal. At the close of the company's year the careful manager or the faithful clerk will for weeks deny himself comfort or rest for the sake of getting its affairs into good trim. And the banker, popularly supposed to have short hours, big pay and "a soft thing," has in reality a weighty burden of anxiety and inevitable detail, which is none the lighter when annual meetings are approaching. These are the cares and this the sort of work that tell upon a man more than hard physical labor. The brain-power is expended and the nerve-force drained by mental exertion and business worry to a greater degree than by the hardest muscular exertion which is free from responsibility or anxiety. Of course the business man should work, it is a condition of his survival in these days; and he may work hard, but if he hope to last he must allow himself reasonable rest and change.

In the April number of the *Fortnightly Review* is an article by Dr. Roose on "Rest and Repair in London Life," which gives some good suggestions to the city man. The Doctor refers to want of tone in the system as a condition of many common ailments. Some of the causes of this are "excessive and persistent brain-work without sufficient rest; the endeavor to carry on simultaneously several occupations; over anxiety and worry in striving after success," &c. In trying to answer the question, how shall the causes of such wear and tear be got rid of, the present unnatural life of our legislators in session is condemned as ruinous to health. The racket of society, with its late hours and its artificialities, does not give rest to a jaded brain. In fact his conclusion seems to be that the surroundings of a man of affairs in our cities are to-day unfavorable to health, and that he must do the best he can to get rest and relaxation in unfavorable conditions.

Excessive waste of nervous energy must be speedily followed by processes of repair, if a man is to preserve his health. Sleep is essential, and when sleeplessness is so much complained of as to-day it is well to know what may cause it. Excessive smoking; too much alcohol; eating rapidly when weary; too late a dinner hour, are all mentioned in this connection. And, it is added, "Nothing is more mischievous than to continue the habits and to have recourse to drugs to combat the effects." Brain work should certainly be forbidden after dinner; recreation should be had before bed-time. Six or seven hours *sound* sleep is usually enough as a restorative, and one of these should be before midnight. Exercise is a necessity. If a man can afford horse-back riding that is excellent. Walking, too, is good provided it be not done solitarily and that the mind be not allowed to run in the same groove of "shop" as before the work was begun. The exercise taken should not be violent.

Early rising is recommended to those literary men or brain-workers who have been in the habit of turning night into day. "The morning is the time for work," for then, after a due amount of sleep, "the mind is more fitted to grapple with difficulties than after a long and fatiguing day." But the Doctor is human enough to admit that a strong effort is needed to begin the practice. That troublesome ogre, indigestion, is more rife in Britain, it appears, than we are accustomed to believe. Dr. Roose says there is no country in Europe which has the same number of nostrums for its cure. There is much about our digestion which we do not know; the connection between stomach and brain; the folly of loading the stomach with work when the strength of the system is exhausted by brain labor; the vainness of attempting to sleep when the system is full of undigested matter, resulting in dreams and night-mares and a weariness next day. The worse than folly of taking a great amount of liquid with meals, "it tends to cause and aggravate indigestion." Iced water should not be taken at meal times, and "it is *always* mischievous to take alcohol between meals in order to stimulate the flagging powers."

#### INTEREST ON OVERDUE NOTES.

In litigation arising out of the failure of a firm of Macdougall Bros., the Court of Appeal for Ontario had decided a peculiar point on the question of interest payable upon promissory notes. The joint estate of the firm produced a surplus, which was claimed by individual creditors of one of the partners. Against this claim the Merchants' Bank, creditors of the firm, insisted that they must, before the surplus was so applied, be paid interest on their overdue claim. This claim as against the firm arose out of the endorsement by one partner in the firm name of his own note in the bank's favor. This note had not been protested, the partner having, on behalf of the firm, waived necessity for presentation and notice of dishonor.

Under these circumstances the Court held that, although interest might be recovered as damages, it was not payable as a debt; and consequently could not be ranked for upon the estate. The attempt to establish a usage was disallowed. Mr. Justice Patterson remarks, "the evidence of an alleged usage cannot, in my opinion, be fairly held to amount to more than that bankers are in the habit of charging interest on overdue debts and collecting it when they can. In certain cases the law gives a right to interest, and it then becomes a debt. In other cases interest may be allowed as damages, and probably would, as a general rule, be allowed by a court or jury. There would be nothing unlawful in either the demand or payment of such interest. It could as rule be reasonably demanded, and it would be a very exceptional case in which it would be refused. But it would not for these reasons become demandable as a legal right or in the character of a debt. We could scarcely support the inference of a contract to pay interest in this case upon any ground that would not equally apply to the bulk of trading transactions in which debts are incurred, whether the dealings are upon mercantile paper or ordinary shop accounts."