

where also I shall be happy to meet any of my friends who may require my business services. The morning after the event above narrated, I was called upon by a substantial looking individual, who after a few preliminary remarks, about the weather, crops, &c., proceeded to introduce his business by a long preamble about the benefits of life insurance in general, and finally came to the point by informing me that he had the honor of representing the well-known "Timbuctoo Life Insurance Co." limited. Capital not over \$100,000.000 (this latter fact he assured me on his honor, and I took his word for it) and wished to insure my life for any sum I might name from Ten to One Hundred Thousand Dollars. The gentleman was so plausible, and seemed to take such a kindly interest in my welfare that my heart warmed quickly towards him, and I know not how it was, but for the moment I think I really loved him. The more he talked the more I felt that such disinterested kindness never before existed in human breast. And then—the high value he set on my life, "I ought not to be insured for less than \$10,000.00, such valuable lives as mine ought not to be lightly thrown away," not only made me think him a man of kind heart, but also possessed of judgment and penetration. I had almost capitulated, and agreed upon an unconditional surrender of \$250.00 in hard cash, for which I was to receive duly signed, sealed, and delivered, a policy in the aforesaid "Timbuctoo Life Insurance Co." limited, capital not over \$100,000,000.00, when that strange feeling which most of us have experienced, to "look before we leap" came over me, and I begged for a little delay before completing the agreement. Thinking no doubt that his game was as "good as bagged," he complied with my wish, merely remarking that "delays were dangerous," and that if I "should possibly happen to kick the bucket before he got my policy confirmed, I would regret it all the rest of my life" to which little pleasantry I returned a laughing reply, and he took his departure. With a mind filled with the beauties and benefits of Life Insurance I sat down, to cogitate over and speculate upon the facts and figures just set before me. In the midst of my reverie, the outer door was suddenly opened, hasty steps advanced along the corridor, stopped opposite my sanctum just long enough to read the unpreten-

tious sign with which I had emblazoned my door, and which, being translated, reads in thus wise. "John Jinks," "General Commission Merchant" "office hours from 9 a.m., to 5 p.m." The opening door disclosed to my view a tall elderly gentlemanly stranger, who, judging from his anxious countenance had something of importance to communicate. He handed me his card, on which was neatly engraved the name "Horatio Nelson Tomkins" "only that, and nothing more"—and at once introduced himself as the agent of the "National Incorporated Benevolent Life Insurance Co.," "the only Company in the world doing Life Insurance business upon purely benevolent principles." He had, he said, "only a few moments before heard from a friend the dreadful tidings that my life was uninsured, and had rushed, heedless of his own personal safety or convenience, to save me from the "fearful abyss" (as he termed it) into which I was about to plunge. I looked with careful scrutiny into the man's face, but he bore my gaze without flinching—there was no mistaking him, nature had set her imprint upon him, he was a philanthropist, you could see that at a glance; honesty beamed from his clear blue eye, and you might (if you looked the right way) trace benevolence in every feature of his majestic countenance.

(Concluded next month.)

Business Notes and Comments.

A NEW seam of coal has been discovered at Campbellton, C. B., after twenty-eight years searching.

THE Western Nail Association, of the United States has decided to stop every nail machine west in two weeks, commencing on Monday.

ST. CATHARINES' ship owners are in favour of abolishing the tolls on the Welland canal, owing to the action of the United States relative to the Erie canal.

A CAPETOWN despatch says that the post office has been robbed of all the diamonds awaiting shipment by mail. The diamonds were valued at £75,000.

Send for design given with the Weekly Graphic to subscribers for 1 year Send 3c. stamp for sample copy. W. N. Sears, Dealers in Scroll Saws, Designs, etc., 56 King St. West. Toronto.

It is generally thought that stones and gems cannot be properly cut and polished in Canada, but have to be sent to New York for that purpose. We are glad to know that Messrs. T. White & Son, who are first class Lapidaries, purpose remaining in Toronto in order to carry on the above business. It is a great convenience to the trade to have such craftsmen in this country, and we trust they will receive generous treatment at their hands.

WM. M. DYER has been sent to the Central Prison for eighteen months from Woodstock. He received a note payable in twenty-four months, and altered it to read six months. For this he was indicted for forgery and convicted.

ANOTHER great diamond robbery has been committed at Cape Town post office. Diamonds to the value of nearly \$500,000 have been abstracted from the postmaster's safe, beside many bankers' drafts, the amount of which has not yet been ascertained.

It is said that several St. Louis and other American firms have contracted with Mr. E. B. Eddy for large quantities of matches, pails, tubs, etc., and that for the next three years it will keep his large establishment running night and day to supply the demand.

FIVE car-loads of gold ore from the Richardson mine, Hastings County, the first consignment of one hundred cars, were forwarded to Buffalo, N. Y., from Belleville on Tuesday. Four bags of gold dust and two of gold ore from the Gattling mine were shipped to the same city.

WE are sorry to hear that Mr. L. B. Warnica, jeweler, of Barrie, has been burned out during the past month, and has lost heavily by the fire. His loss in stock is said to be about \$2,000; insurance \$500. Mr. Warnica is an energetic and painstaking worker, and has built up a paying business. He has the sympathy not only of the citizens of Barrie, but also of the trade.

MR. JOHN WELSH, jeweler, of Stratford, has also been burned out during the past month. We are glad to learn, however, that beyond the temporary derangement of his business, his loss will be comparatively small. We understand he was fully insured in the Northern, of Scotland. Mr. Welsh's well known energy will, we trust, soon place his business upon its old footing, as one of the best retail jewelry stores in Ontario.

THE FIRM OF DELLA TORRE & Co., wholesale fancy goods, Toronto and Montreal, have come to grief after having been in business but a few months. This is said to be one of the worst cases of fraud that has happened in Canada for years. The creditors are bound to get to the bottom of it, and will spare neither time nor expense to do so. It is only by prompt vigorous action of creditors in such cases as these that the commercial atmosphere can be cleared of impurities.

THE KNOX CASE.—The stock of R. Knox, jeweller, of Wingham, has been sold by the Assignee, to Messrs. Park & Johnston at 30 cents on the dollar. The real estate is still undisposed of. As things look at present, the estate is not likely to pay a very extensive dividend to creditors, which seems somewhat strange in view of Mr. Knox's healthy financial statement published in our last issue. From the present symptoms it is evident that it must have suffered a very alarming relapse. We understand that Mr. Knox is starting business in Wingham in his wife's name. Taking the case all through it has a very bad look, and it is not to be wondered that Mr. Knox's creditors have decided to put him out of business. Truly "honesty is the best policy."