

**KEEPING LAWYERS BUSY.**—The "New York Spectator" says: "It is the general opinion that the alleged proceedings of the Equitable Life, outside of New York State, are conceived and maintained by lawyers who are looking for fees, or using the case for advertising purposes."

**THE FINE OLD TROJAN.** Dr. Gurdon W. Russell, medical director of the Aetna Life, sets at naught all the theories of Osler by completing four and a-half score years of vigour and usefulness, and by appearing at his office, hale and hearty, on his ninetieth birthday.—"Insurance Age."

**CHICAGO'S BLOOD GUILT.**—Peter Glasen, proprietor of a North Side delicatessen store, attempted to deliver a load of his goods to his customers, Montgomery, Ward & Co. He had no quarrel with any one. He had no desire to interfere in any one's quarrels. He did not interfere. He simply went about his business.

He was set upon and killed.

Blood guilt is upon the city of Chicago till this wrong is avenged.

The men responsible for the crime are well known. They are the men who have declared a boycott against Montgomery, Ward & Co., and who have appealed to force and violence for aid in their quarrel.

Now let us have the law applied.—Chicago "Record Herald."

The above is all very well, but the law will not be applied, for the law-breakers have votes, and those whose duty it is to enforce the law are elected by those ruffians who have brought blood-guilt on Chicago.

**THE ROYAL BANK OF CANADA** has opened a Branch, at Vernon, B.C.

**THE RIGHT ATTITUDE FOR AGENTS,** is discussed by the Maryland Casualty Company's Budget, which regards a right attitude as of great importance. It has to do with the relations existing between these principals and representatives, the position of the latter and the power they exercise for good or evil over the former. If he is clean or foul in speech, straightforward or tricky, neat or slovenly, attentive or neglectful, punctual or tardy, the company is rated likewise by the people he meets. In their eyes he is the company; as he is, so it is. He is the custodian of its reputation, the trustee of its standing. The article then passes to a discussion of the agent's official acts and the dependent position the company must necessarily occupy as the result. He can suppress, distort, color, or unduly emphasize this or that aspect of the case without much danger of detection at the time, or, in many cases, ever. Even without the deliberate intent to deceive involved in such actions, he need be only indifferent, superficial, or inordinately hungry for commissions, to accomplish as much harm by failing to probe to the bottom of risks offered by transmitting merely those favourable items of information which are invariably apparent and taking no steps to uncover the demerits which are usually kept out of sight.

**FIRES FROM SPARKS.**—Ten hundred and ninety-nine fires in Ohio last year were from sparks escaping from chimney-tops, cracks in chimneys and open joints in stove pipes, the greatest number being from sparks passing up and falling upon fuzzy shingle roofs. Painting shingle roofs is well worth the cost. The use of whitewash in factories, stables and outhouses has great value because it removes cobwebs and fluff and covers fuzzy boards with a layer of slaked lime which is in-

combustible. Sparks from this source may ignite birds' nests in the eaves, nearby houses, or sheds, rubbish piles, dead grass or leaves. A spark is hot enough to explode gasoline vapour, acetylene gas, and will ignite thin paper, rags, cotton, curtains, grease or tar. A valuable and profitable invention of the early future in the opinion of Mr. H. D. Davis, State Fire Marshall, Ohio, is a spark arrester that will be effective without obstructing seriously the draught of the flue. More fires are started in rubbish heaps by sparks than by spontaneous combustion or carelessness with matches or cigar stubs.

The 469 fires started by nearby fires were nearly all from sparks. There were thirty-nine spark fires from stationary and traction engines, thirty-nine from furnaces, and fifteen from cupolas.

## Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

### LONDON LETTER.

London, Eng., April 27, 1905.

#### FINANCE.

The banking scandals which have just come to light in the United States, serve to show up in very strong relief, the differences between British and American bank management. American credit and savings institutions seem to be controlled by men who rank amongst the leading speculators of the country. On this side, the directors of a good bank would consider it calumny and libel if their names were coupled with speculative operations in either stocks or produce. English bankers do not wish, of course, to pose as jurists, but they are convinced, that no matter how solid and well conducted American banking is, there is no security against serious happenings, so long as the "boss" remains a speculator of magnitude.

Dry goods businesses here had a very mixed year in 1904, judging by the completed figures of the principal concerns. I am speaking of the retail enterprises, and these have not fared so badly as have the wholesale companies. The following table gives particulars of the position of some of the most popular fashion wear establishments, as shown by the accounts which are now published:

	Paid-up Capital	Net Profits.	
		1904	1905
William Whiteley	\$4,500,000	\$325,000	\$365,000
Harrod's	3,200,000	605,000	676,000
Dickins & Jones	3,000,000	305,000	310,000
Peter Robinson	2,750,000	380,000	350,000
Paquin	2,500,000	345,000	370,000
Jay's	2,250,000	160,000	125,000
Thos. Wallis	1,750,000	160,000	160,000
D. H. Evans	1,410,000	305,000	310,000
Liberty & Co.	1,000,000	240,000	190,000
Swan & Edgar	500,000	85,000	100,000

These, of course, do not exhaust the list, but the firms here given are amongst the largest, and their names are those most frequently in the mouths of the woman of fashion, and the suburban lady who follows discreetly in her footsteps. All these companies were in not very remote times under the entire control of their founders, and they are not doing so well proportionately as in those days.