

ed among the thirty-four companies doing business in Montreal.

One of the city by-laws in Hamilton will be so amended as to permit coal oil dealers to store eighty-five instead of sixty barrels of oil.

The New Westminster fire and light committee of the council have purchased two teams of horses for the fire brigade of that city, at a cost of \$1,100 for the four. The span of blacks will be used for the chemical engine; the other for the fire engine or hose cart.

The manager of agencies for the Northwest for the New York Life Insurance Company, has made a good appointment to the general agency for the mainland of British Columbia in Messrs. Rand Bros., real estate brokers and financial agents in Vancouver and Westminster. They are very competent and pushing gentlemen, and the New York Life will now be heard of in every section in British Columbia, for the Messrs. Rand Bros. are likely to make it a household word wherever in the Province their connections extend.

Referring to the several endowment associations operating in Kansas, Insurance Commissioner McBride, of that State, says: "They are all fraudulent schemes, as they promise to give \$1,000 for little or nothing. The scheme is a good one for the parties originating it, as they do not put in a dollar and derive a liberal income." One of the concerns, which pays its bonds in the order of their numbers, was incorporated by two brothers, their brother-in-law and their wives, thus insuring a return of \$2,000 to each family within a few months on an investment of virtually nothing. There are said to be 1000 members in this particular swindle.—*U. S. Review, Philadelphia.*

MONTREAL CLEARING-HOUSE.

Clearings and Balances for week ending 10th Sept., 1891, were as under:

	Clearings.	Balances.
Sept. 4.....	\$1,975,391	\$240,305
" 5.....	2,087,577	306,936
" 7.....	1,504,859	217,759
" 8.....	1,660,605	241,723
" 9.....	1,655,925	304,078
" 10.....	2,164,485	295,169
Total	\$10,948,842	\$1,605,970
Cor. week 1890	\$10,563,066	\$1,764,779
Cor. week 1889	9,984,090	1,605,680

TORONTO CLEARING-HOUSE.

Clearings and Balances of this clearing-house (of which the Bank of Toronto is not a member) for the week ended Sept. 10, 1891, are as under:—

	Clearings.	Balances.
Sept. 4.....	\$938,307	\$181,012
" 5.....	1,068,767	134,053
" 7.....	807,542	78,320
" 8.....	1,089,332	107,869
" 9.....	938,404	176,262
" 10.....	951,903	159,471
Total	\$5,794,255	\$836,987

—A correspondent at Ellsboro, in the territory of Assiniboia, writes as under on 1st September: "As there have been a good many reports about frost, you might like to know how the weather is in this district. The thermometer registered 29° and 30° on two nights, but even garden products have not been hurt. Many farmers are in the midst of harvest, and the grain is ripening fast. We picked the second growth of strawberries a day or two ago. Have had summer heat for the last few days."

—Last week's issue of the *North Western Lumberman* will appeal to many in Canada, in that much space has been devoted to the lumber industry in this country. There are short letters from the leading lumber points in the Dominion, most of them hopeful in tone. The illustrations are principally those of the extensive premises of the Rathbun Co., at Deseronto, and ample space is also given to a full description of this company's varied enterprises.

—It is reported by the American Statistical Association that there were more than ten thousand business failures last year, of which four per cent. were due to fraud, ten per cent. to inexperience, eleven per cent. to neglect, nineteen per cent. to incapacity, and all the rest to desire to make money too fast. So general is the propensity to try for wealth without paying the natural price for it.

CURIOSITIES OF THE CENSUS.

In the province of Quebec, the only considerable increase in the population of the cities since 1881 is in Montreal, which returns for the city proper, 183,295 in place of 140,747. In the counties the showing is very unsatisfactory, Hochelaga and Ottawa being the only ones that have made any considerable progress. The former has more than doubled its population, and the latter has added over 12,000.

The electoral divisions showing an increase of 5,000, and over, are: Beauce, Richmond and Wolfe, Drummond and Arthabaska, and Chicoutimi and Saguenay.

The counties that have added to their populations 3,000, and over, are Megantic and Sherbrooke.

Those whose increase is over 2,500 are: Bellechasse, Gaspé and Stanstead.

The counties that have increased only 2,000 and over, are: Champlain and Nicolet.

Bonaventure and Pontiac have each added only 1,500 and over, and Richelieu 1,000 odd.

In the following counties the increases in population were under 1,000: Joliette, Charlevoix, Chambly, Jacques Cartier, Portneuf, Missisquoi and St. Hyacinthe; and under 500 there are: Argenteuil, Bagot, Dorchester, Maskinonge, Chateaugay and Temiscouata; Montmorency, St. Johns, Shefford and Terrebonne remain stationary.

Quebec city, grouping the three parliamentary divisions, is also at a standstill. And in the following counties the population has decreased by the numbers set opposite the respective names:—

Berthier	2,000
Brome	1,116
Two Mountains	857
Huntingdon	1,011
Iberville	2,600
Kamouraska	1,726
Laprairie	538
L'Assomption	1,538
St. Maurice	844
Laval	28
L'Islet	1,094
Yamaska	1,833
Montcalm	835
Montmagny	1,698
Napierville	469
Quebec (Co.)	174
Rimouski	358
Rouville	5,518
Soulanges	689
Three Rivers	435
Vaudreuil	682
Vercheres	192
Lotbiniere	142

Also, in two of the electoral divisions of Quebec city (west and centre), 3,656.

The increase in the town of Richmond shows 475, as compared with 1881, but Jamesville was then included in the census of Cleveland, and was 469, so that Richmond has stood still. The new town of Magog has made the enormous increase from 765 to 2,100; Waterloo has gained 880 inhabitants and Coaticook 400. The city of Sherbrooke has added close on to 3,000 to its population.—*Richmond Guardian*, Sept. 4th.

QUEER FIRM NAMES.

"Did you ever notice the names of business firms on their signs as you walk along the street?" remarked a man recently with an observant turn of mind. "A few days ago I was in a neighboring town, when I was attracted by this sign, 'Love, Sunshine & Co.' The two should go together, but whether in this case the partners loved each other, and in consequence there was much sunshine, I didn't stop to enquire. It struck me as peculiar and I couldn't help stopping and looking at it. Such names, combined as they are, ought to make men famous in spite of the saw that there is nothing in a name anyhow. 'Irish & English' was another name that caught me. Just at this time, when these two classes have no particular love for each other, the association of the names resembles the lying down of the lion and the lamb. Hereafter look at the names that compose partnerships, and you will frequently be amused. In the same line I remember a firm of merchants named 'Lord & Teufel,' and in an Oregon town is a firm known as 'Hall, Wife & Co.'"

—*Exchange.*

PRICES OF ALE AND PORTER.

Although consumers of ale and porter have not been made aware of the fact, yet the prices of ale and porter have been reduced. The advance in the price of ale and porter made by the Brewers' Association some time ago was opposed by the retail dealers. In fact, it was the means of the formation of the Retail Wine and Spirit Merchants' Association. Meeting after meeting was held, every argument that could be used for reducing prices being used. On Monday evening a very strong resolution was passed, recommending the brewers to reduce ale and porter to 80 cents for pints and \$1.20 for quarts. Mr. Lottridge was present and consented to present the views of the association to the brewers. Word was received that the change was made. A meeting of the association was called recently, when a resolution was passed reducing the price of ale and porter.—*Hamilton Spectator.*

CATTLE CARRIAGE.

London advices of September 2nd state that an official order of the Board of Agriculture for Great Britain has been issued, relating to the cattle trade, to go into operation next January. Cattle are not to be carried on more than three decks, nor on a hatch above a compartment containing other cattle, nor in any position interfering with the navigation and ventilation of the vessel or working of the boats.

Every part used for cattle must be provided with substantial pens, strong enough to resist the weight of the cattle or the action of the weather. The pens must be weather-proof and provided with battens secured to the deck to prevent cattle from slipping. Not more than four large or five small animals are to be placed in each pen. There must be a passageway of the minimum width of 18 inches between every two rows of cattle and in front of every single row. Pens must be adequately ventilated and lighted and sufficiently roomy for repose and feeding.

Food and water must be protected from the weather. There must be one competent foreman with an assistant to every 25 head of cattle. Any animal seriously injured must be forthwith slaughtered. Any contravention of the order will make the owner, charterer and master of the vessel guilty of an offence against the Contagious Diseases (animals) Act of 1873.

SHOPPING EXPERIENCES.

There was lately offered by the New York *Recorder* a prize for the ablest story of actual shopping experience, told within the compass of 500 lines. The prize was won by Mrs. Emily Rayner, one of the writers on the *Dry Goods Chronicle*, in competition with 128 others. Here is the story:

SHOPPING FOR UNCLE JACK.

Who wants to shop in hot weather? Not I. If I had my way every dry goods store should close in summer and all hands enjoy a vacation at the merchant's expense. Jack says my