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Industrial Canada.

The Census Bulletin relating to the manufactures of the Dominion shows a most gratifying increase to have occurred during the last decade. In forty six cities and towns containing more than 5,000 of population, the number of establishments reported has increased 76 per cent., the capital invested 102 per cent., the number of employes 49 per cent., the yearly wages 74 per cent., the cost of raw material 79 per cent., and the value of manufactured products 62 per cent. All these percentages are far in excess of the ratio of growth of population, and they indicate that, under the prevailing fiscal system, we are supplying the demand of our people for manufactured products to a much larger extent than ever before. The returns bring out in a striking manner the enlarged capacity of production under improved machinery, and a higher degree of skilled labor. Thus in 1891 each workman produced an average of \$1,600 of manufactured articles, as against \$1,467 ten years ago; while the average of wages has gone up from \$234 to \$343. On the other hand the profit upon the capital investment is much less, having fallen from \$1.72 to \$1.33 for each dollar invested. These figures, however, do not represent the net profit, since no account is taken of cost of management, depreciation, bad debts, rent, interest and other items. Despite the keenness of competition and the decline in values, the important facts remains that the artisans of Canada are better paid than ten years ago.

"Montreal," writes Mr. Johnson, the Dominion statistician, "stands far ahead of all the other cities of Canada in the value of the output of its industrial establishments, having about 23 per cent. of the total value of all the cities, towns and villages of the Dominion, and about 15 per cent. of the total output of all the industrial establishments of Canada." The progress of ten years in Montreal, St. Cune-gonde and St. Henri is shown in the subjoined figures:—

	1881.	1891.
Establishments.....	1,561	1,563
Capital invested.....	\$33,307,116	\$55,832,013
Employes.....	51,583	41,601
Wages paid.....	\$2,326,693	\$4,083,577
Raw material.....	\$31,617,895	\$41,297,352
Value of products.....	\$51,329,065	\$77,084,811

In addition to a very considerable expansion of industry, some noteworthy facts are revealed in the returns. Prominent among these is the increase in the rate of wages. In 1881 each workman earned, on an average, \$296, while in 1891, the earning was \$339, or an increase of 26 per cent. The augmentation of capital is somewhat out of proportion to the value of production, but not of profits. Thus, the difference between the value of products, and wages and material, was \$11,505,674 in 1881,

or about 35 per cent. on the capital investment; while last year the difference was \$18,698,582, or about 34 per cent. on the capital. The employer, or capitalist, has made no headway during the decade, unless he has been able to reduce the cost of management, rent, etc., while the workingman has bettered his position to the extent of a rise of 26 per cent., on the average, in wages. The increase in the number of employes in the industrial establishments of Montreal and suburbs has been 7,016, or 20 per cent. but the value of their output has gone up \$22,704,746, or 41½ per cent., showing the employment presumably of a larger proportion of skilled labor, which to some extent, doubtless, accounts for the higher average of wages. Although Montreal continues to hold her supremacy among the manufacturing centres of the Dominion, it is quite evident that the growth of her population is not dependent upon the development of industrial establishments, because, while the population of the city and the suburbs of St. Henri and St. Cune-gonde increased during the decade from 166,501 to 239,355, or by 43 per cent., the number of employes in industrial occupations rose only 7,016, or 20 per cent., indicating that as a trading centre Montreal is rapidly forging ahead.

If mere percentages are regarded, Toronto is found to have made great strides in manufacturing during the last ten years, increasing her proportion of the total manufacturing of the Dominion from 6.3 per cent. to 9.4 per cent. Here are the figures of Toronto for the two periods:

	1881.	1891.
Establishments.....	932	2,405
Capital.....	\$11,691,700	\$32,123,549
Employes.....	13,215	26,333
Wages.....	\$ 3,870,809	\$9,361,737
Raw Material.....	\$ 9,978,287	\$22,423,740
Value of products.....	\$19,562,931	\$45,020,322

Here, again, we find an increase in the average wage earnings to have occurred, from \$293 in 1881 to \$355 in 1891, being equivalent to a rise of 21 per cent., as compared with an advance of 26 per cent. in wages in Montreal.

The town of Petrolia, Ontario, is returned as the greatest manufacturing centre in Canada for its population, having an output equivalent to \$455 for each inhabitant. The principal industry of the place is the refining of petroleum, and the occupations incident thereto. It appears, however, that the business is much less profitable than ten years ago. In 1881, for instance, there were in Petrolia 45 establishments, having a capital invested of \$741,765, employing 308 hands, paying wages of \$117,764, using raw material which cost \$937,995, and producing articles of the value of \$1,719,630 at the factory. That is to say, ten years ago each workman earned an average of \$382 annually, and the difference between the value of the product and the cost of raw material and labor was \$663,961, or about 90 per cent. on the capital invested. Last year the position was greatly

altered. The capital invested had been increased to \$1,682,212, the number of employes to 632, the wages to \$255,787, the cost of raw material to \$1,293,708, and of the manufactured products to \$1,933,100. There was a great development of business, and the average wages of employers rose to \$405, or by 6 per cent.; but the margin of profit, as represented by the difference between value of product and wages and materials, declined to \$433,605, or less than 25 per cent. on the capital, as against 90 per cent. ten years ago. Neither figure, of course, represents the true profits of those engaged in the business, because the cost of management, rent, insurance, depreciation, losses by bad debts, etc., have all to be deducted to ascertain the net result, and it is quite evident that the oil refining business is practically conducted to-day without profit to the proprietors. The only persons who seem to have been advantaged in this particular industry are the employes.

Insure Everything You Have.

If you have anything valuable, make it secure with a policy of insurance. There is a combination of capitalists who for a pittance undertakes to make provision for you and yours in case you are struck by fire or death. Even more than that, for the insurance companies are stretching themselves into almost all of human affairs. We met a gentleman the other day who was taking his horses with him to his summer resort, and he got the horses, harness and carriage covered by insurance until they got back to their city stable. There are companies now which guarantee all titles to your house or other property. And we notice a new branch in one of the old insurance companies; for a yearly payment one's salary is guaranteed in case of the failure of the house or dismissal where there is no fault in the servant. Every human being should be a partner in these valuable concerns. It is a co-operative system of immense value to the individual and the community. It makes the rich our protectors in case of disaster. For a yearly payment, there are rich corporations which insure business concerns against the thefts of servants. Everywhere and every day there are extensions of this kind of business and they are capital arrangements for the numerous ones who can't afford to make losses. The effort is being made, and we wish it success, to insure the manufacturers and wholesale merchants against one's habits, his capital, business capacity and everything else affecting to his credit. One has got to walk very circumspectly or he'll soon be tripped up, not by these companies, but by his own bad doings, brought to light by these companies.—Michigan Tradesman.