

as a protection to revive a drooping industry, it has proved a miserable failure.

"The electro-plated ware trade is also injured by the operation of the present tariff. The idea of levying a duty of 30 per cent. on plated ware was twofold, to raise more duty, and to encourage manufacture. The Finance Minister says the encouragement of manufacture was the primary cause of the change. There is not the slightest doubt of the scheme as a means of raising revenue, for the goods are so bulky that they cannot be easily smuggled into the country, and of necessity are forced to pay the increased rate of duty levied upon them.

As a protection to manufacturers, however, this duty has proved a failure, not because it is not high enough, but because the Government have more than counterbalanced its benefits by the addition of high duties upon their raw material. Any one at all conversant with the manufacture of plated ware knows that many lines of these goods can only be made to pay where there is a demand large enough to enable the maker to employ improved machinery in their manufacture. The Canadian market is altogether too small to justify the manufacturer in incurring the expense of such machinery, therefore, as a matter of necessity he is forced to import these goods in the metal ready for plating. They are to him raw material, and as such he ought to get them in at a low rate of duty. The American manufacturers who located branch factories in Canada were given to understand that they would be allowed to enter these as "blanks" at 10 per cent. duty, but to their astonishment they found that although "Britannia and metal ware," was distinctly rated in the tariff at 20 per cent. they were forced to pay 25 per cent duty on them. The reason assigned for this was that the chief component part of Britannia metal being tin, therefore, they must pay the rate levied upon that article, which was 25 per cent. This was such a manifest injustice (as they should have been passed under the head of unenumerated articles at 20 per cent.) that seemingly to justify their action an "Order in Council" has lately been promulgated, making the duty on Britannia and white metal 25 per cent.—But this is not the worst feature in the case, for not satisfied with exacting 5 per cent. more duty than the tariff

called for, the customs department refuse to allow manufacturers the privilege of entering these goods except at a price fixed by the Government itself, which price the manufacturers claim is excessively high. The same thing happens to regular wholesale dealers who import the finished goods from the United States, only in a worse and more tyrannic form. The customs authorities presume to say that they know the value of these goods better than the merchant who imports or the manufacturer who makes them, and the consequence is that on plated ware, although the duty is nominally 30 per cent., the way the price is figured by the department the importer is really forced to pay a duty of almost 45 per cent. on the cost.

In the matter of clocks, enamelled hollow ware, cut glass, ware for plater's use, and several other lines of goods, this practice is carried out to a greater or less degree as suits the caprice of the department. This may be a fair way of treating importers, but we very much doubt if the next election will prove that they regard it in that light. In fact, if we can believe the speakers at the late meeting of the hardware and jewelry trades held in this city last month, we must come to the conclusion that they have been treated in a very arbitrary and unjust manner, and one which if not speedily amended, will work a vast deal of harm to the Government.

We do not think that the Government intend to crush out importers. They must have a revenue, and if they stop importation they kill the goose that lays their golden egg. They seem however, to have been trying to keep their promises to the ear while breaking them in the spirit; they have given the manufacturer plenty of protection, but it affords no real benefit because of the advanced prices they cause him to pay for his raw material. It is oppressive to the importer, because not being satisfied with the duty imposed by their own tariff, they seek to levy on our diminished imports an amount of revenue equal to their present increased requirements. In fact they are like the man who tried the experiment of sitting on two stools, but between them came to the ground.

We think a great deal of the present dissatisfaction could be stopped if the Government would allow importers to enter goods at the prices at which they

buy them. Surely the oath of an honest importer should be a guarantee that his invoices are correct; then if any were found trying to defraud the customs by false invoices, the goods should at once be seized and sold for the benefit of the Government. The present system is certainly conducive to dishonest trading, and none can wonder that when honest importers are harassed they are at present, that they should speak out boldly and demand from the Government a reversal of the present policy regarding importations.

### HOW I BECAME INSURED.

A SATIRE (A LONG WAY) AFTER DICKENS.

Is your life insured? was a question one day asked me by a friend, or one whom I had always taken to be such, but who afterwards proved to be a "Wolf in Sheep's clothing." Not knowing aught of the infernal malice which prompted the inquiry, or the direful consequences which might follow my reply in the negative, I, innocent, unsuspecting youth that I was, verdantly answered, No—oh foolish blunder how terrible was thy reward—could I only have foreseen the consequences of my rash answer, as I see them now through the light of experience, how wary would have been my reply. As I previously remarked I was youthful and verdant, and didn't know any better, which three reasons even yet appear to me, sufficiently good for my giving that answer. Add to these the fact that I was an enthusiastic admirer and imitator of the "Father of his Country," (I refer to G. Washington, Esq., commonly known to posterity as General Washington and to schoolboys as "the boy that could not tell a lie") and I think that this verdancy on my part ought certainly to be pardoned. However having crossed the Rubicon I could not go back on my word, so I stuck to it. That moment was a crisis in my life, and thereby hangs a tale, and with your kind permission, and in the hope that it may serve as a beacon to others, I will for once consent to withdraw the veil with which I have hitherto so carefully concealed it, and expose the cankered scar to public scrutiny. I must premise that you know my circumstances; if you do not I shall briefly inform you that at the time I refer to, I was engaged in the general commission business at No. 980 Wellington St. East, where I am at present located, and