

publication of its kind on the great lakes, having been established in 1878 and having appeared continuously since. The Marine Review was established in 1890. The immediate effect of the consolidation of these two properties will be the publication of a greater and more satisfactory marine paper than ever. The title of the consolidated publication will be Marine Review and Marine Record and it will be issued from the present offices of the Marine Review Publishing Co., in Cleveland. The first number under the new regime is a very presentable issue.

FOR GROCERS AND PROVISION DEALERS.

A carload of creamery butter was shipped to Australia recently from Calgary, Alta., by way of Vancouver. This is an indication of the severity of the drought in that country.

The market gardeners of Ottawa have hit upon an idea by which they hope to prevent their business being destroyed by the growing practice of peddlers buying up produce cheap by the wagon load early or late in the day and hawking it around in the residential districts. The city will be mapped out into well defined areas in each of which certain men have the exclusive right to sell.

All the cheese now arriving at the Government cool-curing rooms for cheese is dipped in melted paraffin wax, under the supervision of Mr. J. A. Ruddick, chief of the dairy division of the Department of Agriculture. By this process the cheese is covered with a thin, impervious coating that improves their appearance, reduces the shrinkage, and effectually prevents the growth of mould or staining of the surface of the cheese.

It is announced in a despatch from St. Petersburg that the Russian Government has fully decided to attempt to export meat to England, and live stock if desired. At a conference on the subject at Moscow, the assistant Minister of Finance, M. Kavalevsky, declared the government was prepared to assist financially in launching this branch of export trade. The Siberian butter export trade has already been successfully launched, cold storage butter trains being forwarded ahead of ordinary freight to Riga, where cold storage steamers load for England.

According to figures presented at the National Apple Shippers' Convention in session at Rochester last week, the total trees of bearing age in the commercial orchard areas of the United States on June 1st, 1900, was 210,000,000, an increase of 75,000,000, or more than 40 per cent. of the apple area of 1890. The statistics show in the great Ben Davis-Winesap section of the country there are nearly twice as many trees as in the famous Baldwin-Northern Spy region. It is now assuredly true, said Professor Taylor, that the great apple bin of the United States has been shifted to the west of the Alleghenies.

IN THE DRY GOODS STORE.

The stock in trade of Runions, Carson, McKee Company, London, amounting to \$66,327.30, was sold en bloc at auction on the 26th ult. by Mr. J. W. Jones. It was knocked down to T. F. Kingsmill & Son at 55 cents on the dollar, a total of \$36,480.01 being realized.

Mr. Harvey L. Hewson, according to a despatch from Amherst, N.S., is severing his connection with the Oxford Manufacturing Co., and purposes to erect a new woolen mill either in that place or at Oxford or Truro. He is seeking inducements.

TRADE OPPORTUNITIES.

The secretary of the Canadian section of the Imperial Institute London, sends us the following enquiries: A London firm wishes to hear from Canadian shippers of Malpecque and Caraquet oysters. A London house asks to be placed in communication with Canadian producers of pulp board used for making boot and shoe soles. A manufacturing firm wants to appoint Canadian resident agent for the sale of paraffin specialties and other druggist lines. Wanted the names of Canadian shippers of caviare.

We are advised that the Bank of Hamilton has opened a branch at Saskatoon, in the territory of Saskatchewan, and also one at Roland, Manitoba.

—The Molsons Bank has declared a dividend of four and a half per cent. for the current half-year. The annual general meeting of the shareholders is to be held on the 20th October.

—A branch of the Merchants Bank of Canada has been opened at Carnduff, Assiniboia, Mr. J. J. Galloway, manager. Carnduff is between Gainsboro and Glenewan, near the Dakota boundary.

—Dr. W. S. Swazie, of the city of Guadalajara, Mexico, writes that a permanent exhibition has been opened in that city and that part of the space is being rented to foreign manufacturers. Those of the United States have already taken some and he suggests that Canadian manufacturers might do likewise with profit.

—We are informed that a branch of the Bank of Montreal is to be opened about 15th September at Birchy Cove, Bay of Islands, on the west coast of Newfoundland, under the charge of Mr. A. M. Peters, formerly of the St. John's branch staff, as acting manager. It is stated that the frozen herring, the lumbering and the mining industries of the island all demand this convenience, which is now to be supplied by the Bank of Montreal.

LIFE ASSURANCE PARAGRAPHS.

What are not inappropriately termed Pithy Notes on Life Insurance are published by The Clark Co., Lock Haven. We give a few specimens:

You may rightfully indulge in to-day's luxuries if you have provided to-morrow's necessities.

Approaching death may give you many weary weeks in which to wish for a life policy, but no possible chance to get one.

A mortgage on an air castle, and a dead man's good intentions, are equally worthless to a widow.

Life insurance is a mere matter of dollars and sense.

Every consideration—cost, profit, duty, opportunity—each and all advocate insurance to-day.

One gets, every now and then, a confidential statement from a person who feels sore at assessment societies for professing to insure him all his life long at rates altogether inadequate and then suddenly raising the rates upon him. What else can they do? If they are honest and sensible people they must. But when the concern bursts up, the pinch is felt. Here is a "personal" from the Colonial News, which has a bearing on the subject: Information wanted of A. Skinner, who in 1887, was Chief Shearer of the Golden Fleece Fraternity. He induced me to join and take out a \$3,000 certificate. After paying \$1,200 in assessments in fifteen years, I now learn that the concern has failed. Any one locating Mr. Skinner for me will be well rewarded by being permitted to attend our first interview. Address, "Shorn Lamb."

CLEARING HOUSE FIGURES.

The following are the figures for Canadian clearing houses for the week ended with Thursday, Sept. 4, 1902, compared with those of the previous week.

CITIES	Sept. 4, 1902	Aug. 28, 1902.
Montreal...	\$20,398,270	\$22,942,081
Toronto	13,530,140	16,048,160
Winnipeg	3,445,426	3,161,069
Halifax ...	1,475,608	1,500,570
Hamilton	704,831	783,188
St. John.....		769,358
Vancouver	1,002,486	1,988,808
Victoria	364,872	487,600
Quebec	1,294,472	1,318,291
Ottawa		1,499,946
London	704,821	652,215
.....		\$51,151,286

Aggregate balances, this week \$.....; last week \$9,315,958