

exhibit which will attract athletic youngsters and all sports, namely, H. P. Davies & Co.'s display of sportsmen's goods, foils, gloves, lacrosse sticks, cricket materials, tennis appointments. Their bicycles are of the best; notably among them the Rudge Bicycle for ladies' use.

Near the south door of the Annexe Building the J. F. Pease Furnace Company show half a dozen sizes of their Economy Furnaces, which, as our readers know, are usually on the principle of a hot water and hot air combination. A recent production is the Economy steel plate furnace, the advantage in the use of steel for the purpose being, we are told, that besides being a lighter, stronger, and more durable material, less fuel will produce the same heat as in iron. The company's factory is at 191 and 192 Queen street east, Toronto, where they produce heaters for hot air, steam, or hot water, or combinations of these systems. It is one of the company's mottoes that "Ventilation is as important as heating."

In an attractive pyramid near the eastern door appear hundreds of packages of varnish from the Island City Varnish Works; coach colors, wood stains, house paints, and pure white lead exhibited by the Montreal firm of P. D. Dods & Co.

MAIN BUILDING.

A coveted place appears to be that part of the main building immediately under the dome. Here are clustered the paraffine platform of the Queen City Oil Works, with samples of their oils; the big show-case of the Toronto Silver Plate Co.; the varied display of essences, herbs, baking powder, &c., made by the Pure Gold Manufacturing Co.; and the extensive exhibit of the Barber & Ellis Company, book-binders and stationers, who also manufacture envelopes, mucilage, and paper-boxes. Close by, upright on the exterior wall of the picture gallery, Shurly & Deitrich, of Galt, have a striking display of their well-known saws.

In the north-west corner of the main building, Christie, Brown & Co. have their great assortment of samples of biscuits arranged in a semi-circle of illumined packages, which attracts while it bewilders the spectator. Conveniently placed at the west end, ground floor, is the booth wherein, like a modest man conscious of merit, awaits his certain customers Mr. McLaren, of Cook's Friend Baking Powder fame. This genuine preparation has been at the service of Canadians for twenty odd years, and they do not seem to tire of it, many though its competitors have become. The Charles Stark Company has a large space on the west wall near the door, devoted to its variety of sportsmen's goods, "munitions of war," bicycles, jewellery and fancy goods. Just about this part of the ground floor, too, a widening circle of admirers look at (and sample?) the Pelee Island wines of J. S. Hamilton & Co. Their dry Catawba, their St. Augustine, their St. Clair are but a few of the samples from this delightful vineyard.

Passers-by to the picture gallery should not omit noticing, close by the stairway west of the fountain, a collection of sea-shells, which Mr. H. F. Coombs has brought from his emporium at St. John, N.B. They are real and very attractive curiosities, from New Zealand, from Australia, from West Africa and from the islands of the far Pacific.

The Edwardsburg Starch Company displays samples of its wares at the east end of the Main Building—food starch, laundry starch, &c., in the various forms which have made this company's standard goods a household word in Canada for years. Near the

north-east corner is the booth of the Cowan Cocoa & Chocolate Co., limited. Their standard soluble cocoa, hygienic cocoa, Iceland moss cocoa, Queen's dessert chocolate, and Parisian coffee, are among the products on exhibition. Also, desiccated chocolate for puddings, and chocolate icing.

COTTON AND WOOLLEN MILL NOTES.

[From the Wool and Cotton Reporter.]

The Fall River, Mass., print cloth manufacturers are again talking seriously of a cut down in wages.

The Lowell Manufacturing Co., Lowell, Mass., manufacturers of ingrain, Wilton and Brussels carpets, run 32 sets of cards, 310 ingrain, 180 Brussels and Wilton looms. They have 22,750 worsted spindles and 22 combs. Capital, \$2,000,000.

It is reported that the inmates of the county prison at Easton, Pa., have been working at spooling yarn and weaving on Sundays. The prisoners who are employed at the loom are paid one cent a yard for every yard of carpet woven, and the more they weave the more pay they receive. A good weaver will run from thirty to forty yards a day. The jail authorities did not order the prisoners to work, but they countenanced it, and the county has actually reaped the benefit of the work. The more yards he turns out, the larger his credit account. Hence the Sunday work.

We learn of certain worsted and cassimere mills buying considerable Peruvian cotton for mixing in with wool in the making of their goods. These goods are reported as giving good satisfaction, the merchants handling them preferring them to the straight cotton mixed goods. Peruvian cotton is especially desirable in making such goods, as it works well on all-wool cards, while ordinary cotton does not, as it requires a separate set of cards.

The length of the foundation walls of the new William Clarke Company's thread mill, Westerly, R. I., is said to be 279 feet, and the width 100 feet, irrespective of the foundation for the tower. The bricks are arriving from Fisher's Island, N. Y., 2,000,000 being contracted for. The lumber is soon expected from the South.

Alex. Millow has been for a year past overseer of the twisting, winding, spooling and warping with the Androsoggin No. 3 mill, Lewiston, Me., and prior to that time he was engaged as overseer of the spinning, spooling and warping with the Canada Cotton Co., Cornwall, Ont., for eight years.

J. A. Moyes has been superintendent and subsequently boss carder for two years with the Androsoggin mill, Lewiston, Me., manufacturer of sheetings and grain bags, and prior to that time boss carder with the Canada Cotton Co., Cornwall, Ont., 11 years, and with the same 16 years altogether.

The paymaster in a large mill in Northampton, Mass., has fled, being discovered in embezzlement. He has held the place a year. Each week he received the time sheets from the overseers of the several rooms and transferred the time to a book kept by himself. He would place full time against a party who had only worked a part and hand it to the book-keeper. The latter would turn over the money to pay for the time on the paymaster's books, and the latter would then pay the help for their actual time, reserving for himself the balance. His operations have extended for a year, and would probably have continued but for the appointment of a new superintendent, who looked into affairs more closely and found

him out. The examination so far shows a shortage of \$500, and there are more books to be examined.

ANSWERS TO ENQUIRERS.

A correspondent in Owen Sound, who signs himself "K.," after some complimentary words about the MONETARY TIMES, of which he has long been a reader, says:

"I purpose taking out a 15 year endowment life insurance policy, and conflicting statements by agents of rival companies have prompted me to seek information from you. The following are some questions which others in this town besides myself would be pleased to hear your opinion on, viz.: 1st. Is it possible for a young insurance company to pay profits to its policy-holders during the first years of its existence? 2nd. Do the results of Canadian companies' policies show that they have (if convenient give an instance) on a 15 year endowment? 3rd. Is the assured as safe in a well managed young company as an old established one? If any difference, would you point out the advantages and drawbacks. 5th. Is it probable that the company can mature a 15 year endowment and cause it to realize \$1,400 on an annual premium of \$62.65, and the company to have the use of the accruing profits, age 22? 6th. How do the results of the Canada Life compare with other insurance companies in Canada—on 25 year endowment policies?"

[1st. It may be possible, but its wisdom is very questionable. 2nd. We cannot give you an instance. 3rd. Our idea is that the old-established one is the safer. To give the respective "advantages and drawbacks" would be somewhat lengthy. 4th. Will write you. 5th. The company which undertakes this task attempts too much. The sum mentioned is \$400 above what old and strong companies will give as endowment for the same money. The concern you name cannot, in our opinion, pay all expenses, comply with the requirements as to reserve, and return this sum. 6th. We have no data which enable us to answer this.—Ed. M. T.]

INSURANCE NOTES.

The council of Leamington has been testing the new water-works. The pumps seem to work all right, and the hydrants do their duty, but the tank is leaking badly, and may have to be taken down and rebuilt. The contract has not yet been taken off the contractor's hands, and will not until proved satisfactory. The pipes bringing up the water from the well to the tank are ordinary sewer pipes. These are also leaking, and will likely be taken up and iron ones substituted.

The firm of Hiram Walker & Sons, limited, some time ago ordered two sixty-gallon chemical engines to complete the equipment of appliances for the extinction of fires in Walkerville. They have arrived from the east and will be taken over by the fire department.

A new lilac-covered book of 150 pages comes to us with the compliments of the Detroit insurance journal, *The Indicator*. It is the official report of the second annual convention of the Life Underwriters, in June last. We have already quoted from this admirably full report of those most interesting proceedings, and are glad to have this copy for our desk. The book will be sent post paid to any address upon receipt of \$1 by the F. H. Leavenworth Publishing Co., Detroit, Mich.

The following is a list of the insurances on Montreal city properties: On the City Hall, \$150,000; Markets, \$135,000; Stations, \$110,000; Water Department property, \$106,000; Road, \$40,000; Park property, \$25,000; Island property, \$11,500; Civic Hospital, \$30,000. Total \$607,500. The insurances are distrib-