

CANADA PERMANENT LOAN AND SAVINGS CO.

HEAD OFFICE, CO'S BUILDINGS, TORONTO, ONT

J. HERBERT MASON, PRESIDENT & MANAGING DIRECTOR.

Subscribed Capital.....\$ 5,000,000
Reserve Fund.....1,502,252
Total Assets.....P. 12,091,772

This company is now prepared to accept applications for loans upon improved City and Farm Securities at current rates of interest. NO AGENTS' COMMISSION IS CHARGED THE BORROWER. Full particulars on application to

HEISTERMAN & CO.,

75 GOVERNMENT STREET,

Agents and Appraisers for Victoria District.

BODWELL & IRVING, Solicitors.

Victoria Brewing and Ice Company,

(LIMITED.)

LAGER BEER.

P. O. Box 216. Telephone 436. Office: Cor. Government and Discovery Sts.

THE ATTRIBUTES OF A MERCHANT.

Chief among these is to note what a community is most in need of, and to supply the need most capably, without resort to trickery of any kind.

The cunning man is less clever than he thinks, and is not the one to win confidence in the long run.

The art of buying and selling goods at retail requires at least as much study as any one of the handicrafts or professions, and he who would come to the front must count among his attributes at least a smattering of philosophy into the bargain.

CHINA SILK TRADE.

The steamer *China*, says the *San Francisco Herald of Trade*, the latest arrival from Hong Kong, brought some interesting news concerning the condition of the silk trade. She had on board, as part of her cargo, 1,730 bales of silk and eighty-six packages of silks. Most of this large and valuable consignment of raw silks is for the factories in New Jersey and Connecticut. Our own California silk mills will soon give some increased demand for the raw product. The new mills at Petaluma of the Carlson Currier Co., will soon be in operation. Their mills are now located in this city and give employment to a large number of operatives, besides making a demand for a large quantity of raw silk every year. The *Japan Mail* of a late August date, says:

A very heavy business has been done, and sellers have been masters of the situation. Prices rise apparently with every fresh sale made, and buyers seem ready to pay whatever holders ask. Best

grades are again about \$30 dearer on the week, and stand at \$200 more per picul than they did this day last year. Of course we have now a lower exchange; but when all allowance is made for this, the difference in the two markets is very pronounced. A great failure in the trade this year is the very large business done for Europe so early in the season. This proves that a good quality of silk must be at a premium in Europe, as best Filatures destined for Lyons have weighed up at \$800. Medium grades have also been pushed up considerably in price and are now more nearly approaching their relative value, as compared with the best silks.

The use of kerosene oil for sweeping purposes, says an American contemporary, is highly recommended by many storekeepers in different sections where it has been used. The custom is evidently new to most storekeepers, and if the insurance companies do not put in objections, it promises to be widely followed. This is a simple explanation of its use: Take a shallow pan and partly fill with the kerosene oil, then dip the broom into the oil, turning the broom handle to the floor a minute or two, long enough to allow the oil to run into the broom. You may have to dip the broom three or four times. After sweeping a few times you will have no dust, and your floor will be white and clean. The smell of the oil soon passes off. Other methods of sweeping out a store result so often in spoiling delicate goods by the dust being stirred up and sent floating through the atmosphere of the room, that any way that promises to obviate this objection is worthy of general adoption. At Council Bluffs, Iowa, the custom attracted the attention of some of the large insurance companies.

DALBY & CLAXTON

Real Estate, Insurance,
Mining & Financial

AGENTS.

—AGENTS FOR—

The Yorkshire Guarantee and Securities Corporation, England.
Alliance Assurance Company (Fire), England.
The British Columbia Fire Insurance Company, Victoria.
The Great West Life Assurance Co., Winnipeg and Victoria.
The Royal Canadian Packing Company, Claxton, Skeena River.

64 YATES ST., VICTORIA.

PORTER, TESKEY & CO

210 ST. JAMES ST., MONTREAL.

LIVE DEALERS IN

FISHING TACKLE

Will find it to their advantage to send their order to us. The largest stock in the Dominion. Agents for H. J. Milward & Sons, Tackle Manufacturers, Redditch, Eng.

THE BRITISH BARK

KINKORA

(Substituted for the *Valparaiso*)

WILL SAIL FROM

LIVERPOOL

—FOR—

Victoria and Vancouver

About the End of OCTOBER.

Freight will be taken at the rate of 12s 6d. per ton measurement; 15s per ton dead weight.

AGENTS: G. H. FLETCHER & CO.,
Old Churchyard, Liverpool.
R. P. RITHET & CO., LTD.,
Wharf Street, Victoria.

A. O. LEASK,

Agent and Commission Merchant.

Customs, Insurance and Shipping Agent.

Storage, Bonded and Free.

Forwarder, etc.

Vancouver, . . . B. C.

ALEX. M. LEITCH,

WHOLESALE COMMISSION AGENT,

28 YATES STREET, VICTORIA, B. C.

REPRESENTING:

Eric Preserving Co., St. Catharines; McAlpine Tobacco Co., Toronto; Thos. Symington, Edinburgh, Scotland; Stanway & Bayley, Toronto.