

THE FAMINE IN RUSSIA.

In order to get a correct understanding of how the peasants of Russia have been reduced to their present hopeless state, says a writer in the *Century*, it is not sufficient to know that there has been a series of bad crops. The land is impoverished, and often the peasants sell their manure for many years ahead at ridiculously low prices. It has been shown that the recent droughts were caused by the cutting down of the forests. When it rains, floods wash away the black soil, making the land as barren as a desert.

A few estate owners, who irrigate their land and carry on agriculture on a rational plan, have had good crops during these bad years. The intelligent and thrifty Menonites, who likewise cultivate the soil in a rational way, also have had good crops, and none among them have suffered from famine. This alone is enough to prove that the terrible famine was not caused merely by the last failure of crops.

When we consider the cruel way in which the authorities extort enormous taxes from the poor people, it is no wonder that the peasants live constantly on the verge of famine. I have myself seen the tax-gatherer take the cow of a poor widow because her taxes had not been paid. Informed of his coming, I went to the izba of the widow and found her in the yard with her arm about the neck of her only cow. The tax-gatherers frequently have the muzhiks beaten with rods until they promise to produce money in some way or other for the payment of taxes.

A prominent Russian lawyer told me of a newly invented (not as yet patented) beating machine. The use of the machine has many advantages over that of the knout and the rods. Among other things, there is no danger of the machine feeling any forbidden sympathy with the victims, and the force of the blows can be regulated according to the strength of the patient and the will of the representatives of the government.

These cruel extortions on the part of the officers of the government seem to breed the same heartless rapacity among the people. It is not only the nobles, but merchants, kulaks and upstarts of different kinds who oppress the peasants. Most of the loans are taken in January, February and March; in January, because the taxes are then gathered; in February and March, because then the provisions of the peasants run short, and all kinds of eatables used by peasants go up in prices until they reach the climax in April. From April, the peasants begin to earn a little, and the loans diminish until August. After that they rise again because, after the crops have been gathered, the peasants begin to pay their debts with their harvest, so that they themselves are soon without provisions and must take loans again. Sometimes the interest charged on peasant loans amounts to 300 per cent.

INSURANCE IN CANADA.

There are now 91 insurance companies in Canada coming under the supervision of the Dominion Superintendent of Insurance. Of these, 40 are level premium life companies and six on the assessment plan. Transacting fire insurance there are

thirty-seven companies, some of which also transact inland marine business, the whole number engaged in inland marine being eight. Two companies transact ocean marine business, six accident, three guarantee, two steam boiler, five plate glass, and one each credit indemnity and burglary guarantee. Of the life companies, twelve are Canadian, fourteen British and fourteen American. Eight of the British and four of the American companies, however, transact no new business. There are, says the *Insurance Chronicle*, which we quote, three American and three Canadian assessment companies doing a life business. Of companies transacting fire insurance, seven are Canadian, twenty-two British and eight American. The total premiums received in Canada in 1892 by all kinds of authorized companies, as above, amounted to \$16,759,700, of which \$6,361,365 were received by Canadian and \$10,398,335 by British and American companies. Of the totals, \$9,070,351 were received by the life companies, \$6,512,327 by the fire companies, and the balance, \$1,177,019, by other classes of companies, of which \$582,804 were received by the assessment life associations and \$316,643 by the accident companies.

TRADE WITH AUSTRALIA.

Turn in what direction we may there is no trade that seems more possible of development than that between Canada and Australia. Both are willing and anxious to do business with each other. Canada has granted a yearly subsidy of £25,000, New South Wales has donated £10,000 and Queensland is doing what she can to help on the project. In addition to this, a movement is on foot, so it is said, for the establishment of subsidiary lines between Sydney and the principal ports of sister colonies to act as feeders to the main line crossing the Pacific. But what seems to us one of the best assurances for the success of this trade is that the two countries are the very antipodes of each other; while we are sweltering in midsummer, our brothers and sisters in Australia are wearing their winter clothing, and vice versa.

Australia is a great fruit growing country, and, consequently, could keep us supplied with fresh fruits gathered from the trees three or four weeks before they adorned our tables. Bananas, oranges, lemons, apples and such fruits it has already been demonstrated they can supply us with. Then they have wool and other raw materials which they can sell us. In fact, we already take about a quarter of a million dollars' worth of wool from them annually, but there is no reason why we should not take more, now that there is direct communication between them and us, seeing that, all told, we import more than one and a half millions' worth every year. The beauty about the Australians is that they do not want the Canadian market for the purpose of getting rid of their surplus manufactured goods. On the contrary, they want our manufactured goods, and, in return, they ask us to take raw material from them. *Canadian Hardware.*

At Nottingham, England, six of the principal lace and hosiery factories have been closed on account of the lack of coal.

THE LIVERPOOL LIVE MEAT TRADE

Liverpool's share in the vast traffic that supplies the British consumer with much of his beef far exceeds that of any other port, and the provisions which her Docks and Harbor Board have made for the requirements of the business are on the most complete scale. In fact, the Mersey cattle trade is second to none in the world, and it may give some idea of its magnitude to remark that at the more important of its two "lairages" the highest record of animals slaughtered in a single day is in excess of 1,800.

There are several vessels among Liverpool's cattle fleet that carry with perfect comfort and safety 1,000 head of cattle, and the average loss all the year round is but one-half of 1 per cent., or, in other words, one beast out of every 200 dies on shipboard. Cattle carrying has now attained the dignity of a science; and one has but to observe the condition of the bovine passengers as they are landed to see how healthy is the treatment which they must have received during the voyage.

On arrival in the Mersey the cattle-laden steamer proceeds, we will suppose, to the Woodside Cattlestage, which is on the Cheshire side of the river, immediately opposite to Liverpool. Her the cattle are landed amid the persuasions, vocal and otherwise, of the cattlemen, or "bullpushers," as the vernacular of the trade denominates those who have had charge of them during the voyage.

From the stage they proceed directly into the lairage, where there is stall accommodation—and this is only one of the two lairages devoted to the American live meat trade—for 3,500 head. Very comfortable, indeed, are the quarters in which the cattle now find themselves. Their inviting coolness, the all-pervading sense of cleanliness, combined with the suggestiveness of the sweet smelling hay, would lure the most refractory of bullocks to enter, even were the door posts inscribed in characters intelligible to the bovine understanding with the warning, "Abandon hope, all ye who enter here."—*Chambers' Journal.*

INVENTORS' RECORD.

The following list of United States patents, granted to Canadian inventors, Aug. 22, 1893, is expressly reported for THE COMMERCIAL JOURNAL by James Sangster, solicitor of patents, Buffalo, N. Y.:

Wm. Graham, assignor of one-half to W. F. Ashbaugh, Hamilton, mop-wringer.

Chas. F. Lavender, assignor of one-half to T. Fano, Toronto, wheel tire.

John S. Mercer and W. Greatrex, assignors to Mercer Bros. & Co., Alliston, harvester-binder.

Elwin J. Merry, assignor of one-half to H. R. Merry, Magog, thill coupling.

Wm. H. Rodden, assignor of two-thirds to E. A. Mulholland and F. R. James, Toronto, memorandum or copying book.

Edward G. Stayner, Halifax, skate.

George W. Watson, Toronto, assignor of 61-100 to W. H. Laird, New York, N. Y., apparatus for producing and utilizing gas for heating purposes.

Total issue, including patents, designs, trade-marks and re-issues, 423.