

	1897.	1898.
Hams.....	301,751	513,129
Pork.....	561,850	867,101
Lard.....	249,756	347,811
Butter.....	276,005	594,033
Cheese.....	716,487	1,073,447
Seeds.....	699,553	481,486
Tobacco.....	1,553,832	700,995
Timber.....	1,185,430	1,103,031
Furniture.....	631,801	523,434

Exports from United States to, and imports from, British North America at ten-year intervals, from 1828 to 1898. From United States official reports:

	Exports.	Imports.
1828.....	\$ 1,547,902	\$ 267,725
1838.....	2,293,283	1,104,858
1848.....	7,826,755	2,686,319
1858.....	23,604,526	15,784,836
1868.....	24,080,777	26,261,379
1878.....	38,284,421	25,357,802
1888.....	37,245,119	43,084,123
1898.....	82,854,947	31,642,312

Exports from United States to, and imports from, British North America by years from 1888 to 1898. From official reports:

	Exports.	Imports.
1888.....	\$37,245,119	\$43,084,123
1889.....	42,141,156	43,009,473
1890.....	41,503,812	39,396,980
1891.....	39,443,755	39,434,535
1892.....	44,885,988	35,334,547
1893.....	48,628,508	38,186,342
1894.....	58,313,223	31,326,131
1895.....	53,981,768	37,006,163
1896.....	61,086,046	41,212,000
1897.....	66,028,725	40,722,792
1898.....	82,854,947	31,642,312

CARRYING COAL TO WESTERN ONTARIO.

Business men in London and St. Thomas showed their appreciation of the value of cheap coal by visiting Port Stanley last Thursday in connection with the new service across Lake Erie from Conneaut by the United States and Ontario Steam Navigation Company. A number of railway men and coal merchants from Pittsburg were present, arriving on the big transport Shenango No. 1. The work of unloading the Shenango and replacing the empties was accomplished in remarkably quick time. From the time the ferry was made fast to the slip-dock until she was ready for the return trip was just 34 minutes. In this time 25 cars of coal had been placed on a railway siding near by, and 26 empty cars filled the four tracks aboard ship in their place. This is the record-time for unloading at Port Stanley. The trip (on the 26th ult.), was the fifth made by the Shenango to Port Stanley, the first one being a week before. The boat makes two trips daily across the lake, landing one load at Port Dover and the other at Port Stanley.

Speech-making is always a feature of a meeting of this kind. On this occasion the talking was confined to a brief outline of plans for the future. O. J. Hammon, manager of the United States and Ontario Steam Navigation Company, said everything pointed to the development of a big coal and iron trade between the United States and Ontario, and that London, by her geographical position, and as a railroad centre, was the natural distributing point. The new route was by far the most direct into Canada, and the harbor at Port Stanley possessed many advantages over that of Port Dover. His company looked for such a volume of trade between Conneaut and Port Stanley as to make it necessary in a short time to put a second transport on the line—the Shenango No. 2, which is now on Lake Michigan. Mr. H. J. Filer, of Waterman & Filer, large Pittsburg coal operators and shippers, with mines at Sharon, Pa., pointed out that the new arrangement brought London within 100 miles by rail, of the Pittsburg coal and coke fields, which produced the finest coke in the world, and steam coal of unsurpassed quality. The advantage was obvious. By the new route a rail haul of about 24 miles was saved. Another

feature of the situation of great interest to the general public was that the P. B. and L. E. connects at Newcastle, Pa., with the Brice railroad, now in course of construction, which will tap the anthracite coal regions. Consequently, when the Brice railroad is completed, hard coal for domestic purposes can be laid down at London at a greatly reduced figure.

SOME THINGS TO EXPECT OF INSURANCE AGENTS

In our last issue we discussed the legal position of local insurance agents as middlemen between the assured and the companies. At Put-In-Bay on the 25th of August C. H. Woodworth, president of the National Association of Local Fire Insurance Agents, in a paper on "The Demand Upon Local Agents and Our Response," discusses the same question from the broader standpoint of general influence. An unnatural and unfortunate state of affairs exists in the fire insurance business to such an extent that its three component parts—companies, agents and assured—have lost much of the confidence in each other which should prevail. Friction and distrust seem to be increasing rather than disappearing. Too many manufacturers and merchants are wont to indulge in harsh statements when speaking of the companies, and some look upon them as "robber corporations," always attempting to gain the upper hand. The responsibility for the present unsatisfactory conditions in the fire insurance business is a divided one—companies, agents and citizens are all blameworthy.

As intermediaries possibly more can be done by the agents to establish pleasant relations between the insurers and the insured than by any of the other factors in the business. An intelligent understanding of the details of fire insurance and timely explanations given to clients when complaints arise will do much in this direction. Another equally important way of preventing unpleasantness is abstinence from anything savouring of unfair criticism of rival companies. As Mr. Woodworth, in the address to which we have referred, says: "The insurance fraternity may be likened to a great family. Our interests are so inextricably interwoven that what is good for one is good for all and what is bad for one is bad for all; and that which reflects upon one tarnishes all who are engaged in the business. We have our family jars, but the less we magnify them with loud talk and hasty condemnation of the acts and motives of each other, the more money and comfort we will all have."

BOOKS RECEIVED.

The author of "Division Court's Act, Rule and Forms," Mr. W. H. Higgins, has given to laymen as well as the legal profession a book containing all the information necessary to those who have occasion to visit a Division Court. The Act with its complete amendments, all the necessary rules and forms and the descriptive limits of divisions are included within one volume. Of special value are the "Observations on the Act and rules," beginning page 115; while brief they are complete and easily understood by those who have but a limited acquaintance with law books. Material changes were made in law of garnishment in the session of 1897, and these are carefully noted in their proper place. Mr. W. H. Higgins, the author, is of the Department of the Inspector of Division Courts, and ought to know his subject. The publishers are Messrs. Carswell & Company, and in half calf the book is sold at \$5.

VALUES IN THE PROVISION TRADE.

When the cost of production is taken into account it will be found that pork packers are obtaining too little for their meat products at the present range of quotations. We have been able to study the statistics of the trade rather carefully and are led to the conclusion that although a brisk turnover in provisions is taking place, the margin between cost of production and the selling price is much less than it was a year ago. It will be remembered that last winter when supplies were being laid in high prices were paid for dressed hogs. An examination of the returns of a large Toronto house reveals that the average price paid throughout the season was \$1.19 more per cwt. than a year ago. It would naturally be expected in view of this—