

BRITISH COLUMBIA FIRE INSURANCE MATTERS.

We very willingly give place to-day to letters on the above subject from Mr. Ward and Mr. Monteith of Victoria. They take exception, it will be seen, to parts of the article on a like subject in our issue of 12th October. A portion of the information upon which that article was based we derived from the *Insurance Times*, and we must express our regret if two such worthy gentlemen have been done an injury thereby. Still, it occurs to us to suggest that if it be true that the election of the rate committee of the Board of Fire Underwriters turned upon the question of rating the canneries, and the committee elected had expressed themselves as favorable to that increase, then there would seem to have been justification for the change of rate. If, on the other hand, the question of rate did not enter as a factor into the election of that committee, then we think it was both injudicious and uncalled for to increase the rate in view of the previous resolutions said to have been passed against disturbing the rates.

Mr. Ward declares with emphasis that the leading British offices did not threaten to cut rates; not only this, but he avers that it was those other fellows in San Francisco who did so, a course of whose inconsistency they ought, if guilty, to be ashamed. Both letters assure us that we were mistaken in the attitude of Mr. Monteith in the matter. We are glad to be put right. Still, we can only say that if the interests which Mr. Monteith represented in his dual capacity conflicted in any way, he must, humanly speaking, have exercised unusual discretion if he was able to be loyal to both. We do not hear much, by the way, in favor of the very remarkable proposal said to have been made by the agents of the Citizens' to insure canneries only for the packing season, long or short.

SHOE TRADE NOTES.

Tan and brown colors will be fashionable in men's and women's shoes next summer. The styles are already out.

An enterprising shoe manufacturer has adopted a scheme to catch wealthy customers. The inside of the top of the shoe is faced with velvet, on which is worked in the initials of the wearer, done in any colors desired, and sometimes accompanied by floral designs or tasty devices. It costs about \$1.00 per pair extra to indulge in this pretty vanity.

Most tradesmen complain, says the *Shoe and Leather Reporter*, that the political campaigning interferes with their traffic, but the vendors of shoes seem to profit by the electioneering business. What with the parades of processions, and the general wear and tear, people are using up shoe leather at a prodigious rate.

Pretty woolen shoes for women, misses, and children are being introduced for house wear in the United States, and a stouter make is put up for men. They are made with thin leather soles, which are covered with lamb's wool, and are warm and comfortable. For those for the women the colors and designs are lovely, and at from 65 cents to \$1 per pair they sell well.

During the second week of October the

shipments of shoes from some of the shoe towns of the New England States were: from Haverhill, Mass., 3,835 cases; from Lynn, 6,708 cases; from Milford, 774 cases; from North Abington, 705 cases; from Marblehead, 728 cases; from Beverley, 1,305 cases; from Abington, 263 cases; from Holliston, 211 cases; from Natick, 1,908 cases. Total, 16,347 cases.

A queer incident, showing how much presidential elections are taken to heart in the United States, is shown in the statement which follows, from an Eastern exchange:

"[On dit, that the head of one of Rochester's enterprising upper manufacturers is about to take unto himself a wife, the event not to take place until after the election, nor unless Harrison is elected."

The Wisconsin shoe and leather workers are being asked by the Labor Commissioner of that State, "What trade would you choose for a boy?" Only one shoemaker named his own trade. Most of them replied "machinist;" one said tinsmith; another, lawyer; a third, plumber; one replied, "good schooling;" one, "his own choice;" and another, "none." This would seem to indicate that the Wisconsin shoemakers do not think very well of their own trade. Not a single tanner recommended his own trade for a boy, while one of them thought a barber's business the best.

Some interesting quotations are made by the *Shoe and Leather Review* from the third biennial report of the Bureau of Labor and Industrial Statistics of the State of Wisconsin. Many questions were sent by the commissioner to tanners and shoemakers. It is remarkable that in dozens of cases the replies showed that there is great antagonism to the apprentice system, and that child labor is rare. Concerning apprentices and child labor the following remarks were sent by shoemakers:

"Profits upon the work are so small that employers are obliged to hire boys."

"Indifference is shown to apprentices by both employer and workmen."

"Poor encouragement and no apprentices wanted here; we have no apprentices now; the boot or shoe goes through twenty-five or thirty hands, each one doing his or her small part; they may have five years' apprenticeship to make an experienced cutter; a few children are employed in some branches of the trade."

"No encouragement of any kind to apprentices."

"Factories do not employ regular apprentices; workmen for self-protection withhold instruction; 5 to 10 per cent. child labor."

"Considerable jealousy exists among journeymen to the prejudice of apprentices; children are not employed at the custom trade, but I believe they are in factories."

Being asked the like questions the tanners replied as under:

"Practically, there are no apprentices now, and older persons are employed simply for profit."

"Employers, as a rule, are indifferent, while workmen are opposed to teaching apprentices."

With a few exceptions, employers show indifference, while workmen are careful not to teach apprentices; it takes seven years to make a first-class workman.

"Apprentices exclusively for profit. The skilled part of the trade is seldom taught to apprentices."

"Apprentices are simply put to work at some branch of the trade that will return the greatest profit to the employers."

To the question put by the commissioner, "What bodily ailments are peculiar to your trade?" the shoemakers answered, consumption, lung troubles, backache, headache, chest troubles, and several answered "none." Rheumatism seemed to be the only disease which troubled the tanners.

FOOLISH CREDITING.

Having probably read the article in our last issue, headed "A Specimen but not a Model Estate," a manufacturer of boots and shoes gives us a pertinent instance of the cheapness of credit in Canada. His statement is as follows: "A man whom I had been accustomed to sell years ago, and from whom, after occasional waiting and dunning, I had got my pay, went recently to another Ontario town, when up in years, to begin store-keeping again. He called upon me, and I told him that I was willing to sell him goods to a limited amount and on certain terms of credit, and that if I found his statement of his circumstances confirmed, upon my making local enquiry, I would send his order forward. He selected some goods and went home. Feeling doubtful about his present means and requiring some more light on his affairs, I wrote him, but receiving no reply held on to the goods he had selected. Pretty soon he wrote asking why his order was not sent forward, and I replied that it was because he had not explained as desired. Just about that time my traveller, being in the town in question, saw this trader, who said: 'I guess you better tell your folks not to mind their shipment; they are too particular. I can get plenty goods, and have had three or four travellers after my order already. They will give me 'most any terms I want and no questions asked.' Now here is a case in which I, when trying to do my business as becomes a man who proposes to pay a hundred cents in the dollar, am placed at a disadvantage by people who are content to take the risk of a merchant's success without knowing his antecedents, his prospects in his new place, his means, or his capability. I call this deliberately inviting bad debts."

DRY GOODS POINTS.

It is very clear that that the active and promising trade with which October began, in this as well as other lines of business, has not continued into its closing weeks. "October opened unusually well, 'a dry goods importer tells us,' and we had fond hopes of a very active fall trade; but for these ten days past we have been extra dull. It must be the wet weather that has kept trade back. The prospect is still a good one, however." It is possible that excitement in the grain market has affected country retail trade. Prices have been going up, and many a farmer wants to wait for the highest price and so will not sell his wheat—consequently he does not come to the village to trade. Another wholesale dealer put it differently. "Payments are slow," he said, but I don't know that it is the weather. The roads are pretty bad in Ontario, but when the weather gets rough and farmers cannot do any work they often come into town to do their trading; so it is not the weather either.

Our Montreal correspondent tells us that dry goods merchants in that city grumble at the paucity of sorting orders in Quebec Province and Eastern Ontario. Down there, at all events, there is still a continuation of abominably wet weather. "I have seen