

FOREIGN LACE MARKET.

The outlook continues promising for increasing attention. From manufacturing centers, we learn that the machinery is running on full time, and even then are in arrears on delivery. A correspondent at Nottingham says that the numerous designs of the guldure d'Irlande type are in great request, and all qualities of point de Paris and Valenciennes are required. The more expensive goods, such as dentelles, Bruges duchesse, and application Bruxelles, also find many customers. Goods are principally produced in two tones—cream and ecru but some of the better class are made in beurre, a new shade which is becoming very popular. Maltese, torchon, Bretonne and Brabant laces make up the assortments. A steady though not buoyant business is being done in ever lasting, beau ideal and other cotton embroidery trimmings. A fair demand prevails for crochet laces, Irish trimmings and common tatting, but there is less doing in the mob cap, apron, frock and other make up goods branch of the trade. Specialties in ruchings are easily sold, but ordinary frillings cannot be so soon disposed of, and there is only a limited demand for purls and Honiton lace braids.

LITTLE THINGS IN BUSINESS.

Say, a prominent manufacturer in a contemporary. I have recently become a thorough convert to the principle of paying attention to the little things in business, and I'll tell you why. I had occasion, a few weeks ago, to call on a manufacturer of copper goods to place an order that required some explanation, and I was pleased at the trouble he took to make everything plain and satisfactory. While talking to him a gentleman came in who wanted a small article made of copper. As I desired to do some figuring on the cost of the goods I was ordering, I requested the manufacturer to wait on his customer in the meanwhile, but this took so much longer than I thought it would, that my attention was at last taken up with the conversation between the two. The customer was very particular as to how his article was to be made, although it was a small and simple thing, yet the manufacturer was as patient and particular in every detail as if the job was worth \$1,000. The time taken was nearly half an hour, and I was getting somewhat impatient before the matter was settled.

When the manufacturer returned to his desk I asked him if he had many such jobs as that. His reply was characteristic of the man, and showed me plainly he knew my thoughts. While excusing himself for the delay, he said his rule of business was to pay strict attention to every order, personally, no matter what its size, and further conversation brought out the point that this habit was taught him by his father whom he had succeeded in business. The time he had consumed with the customer, he observed, was worth more to him than the profit on the work, but that was a point he did not consider. While this customer might never need his services again, his good

will was worth something, as was that of every man no matter how humble and a strict observance of this custom to pay attention to little things had brought him large orders from parties unsolicited, which he believed he would not have received otherwise.

THE LEAD LINING OF A TEA CHEST.

It is often said that tea chests are lined with tinfoil, but just as there is no lead in a lead pencil, so there is no tin in this tinfoil. The thin lining consists of lead, and is said to be the purest lead that can be found. Among the countless undeveloped resources of the Celestial empire is a supply of lead which would yield millions annually if properly worked, and from the inexhaustible supply the Chinese take what they need for making linings for tea chests. The lead is melted in small vessels and poured out while hot.

Before it has time to cool it is pressed into a sort of a mold, and when enough squares have been produced, they are soldered together, and the sheet thus formed is placed in the chest as a lining. Then the top layer of lead is soldered on, and all possibility of the tea losing strength on the voyage is at an end. The lead is so pure and the solder used is so fine that the lining of an empty tea chest is worth more than the chest itself, and it is in great demand for making the best quality of solder.

THE GROCER CAN DISCOUNT CHOLERA.

No one is better fortified against the possible inroads of cholera than the average grocer. According to the testimony of experts, oranges, lemons, and cinnamon are the three great weapons that put a quietus to a cholera microbe. The Imperial Health Office, at Berlin, just announces that experiments have demonstrated that the bacteria of cholera in contact with the cut surfaces of both oranges and lemons are destroyed in a few hours. They remain active for some time longer on the uninjured rind of the fruits, but even then they die within twenty-four hours. This destructive property is supposed to be due to the large amount of acid contained in the oranges and lemons. As a consequence, the health officer considers it unnecessary to place any restriction on the transit and sale of these fruits, even if it should be ascertained that they come from places where cholera is prevalent at the time. Not a single instance was noted in which cholera was disseminated by either oranges or lemons.

"No living germ of disease can resist the antiseptic power of essence of cinnamon for more than a few hours," is the conclusion announced by M. Chamberlain as the result of prolonged research and experiment in M. Pasteur's laboratory. It is said to destroy microbes as effectively, if not as rapidly, as corrosive sub'imate. Even the scent of it is fatal to microbes, and M. Chamberlain says a decoction of cinnamon should be taken freely by persons living in places affected by typhoid or cholera.

FIRE AND LIFE INSURANCE.

The official statement of life and fire insurance business transacted in Canada in 1892 issued by the Dominion Government, shows that the grand total amount received by the regular old line life insurance companies in premiums on Canadian business for 1892 was \$9,070,027, an increase of \$652,325 over the figures for 1891. Of this, the Canadian companies secured \$1,729,786, American \$3,251,598 and British \$1,088,613. The increase in the receipts of the Canadian companies during the year amounted to \$170,860, of the American to \$123,301, and of the British to \$58,161. The claims paid during the year reached \$4,028,826, divided as follows: American, \$1,849,155; Canadian, \$1,580,727; British, \$608,944.

The amount of Canadian life insurance carried at the end of 1892 by the regular stock companies doing business in Canada was \$279,122,207, divided as follows: Canadian, \$154,702,077; American, \$90,708,182; British, \$33,711,708. The following statement shows the income in Canada of the several classes of companies in 1882 and 1892: Canadian, 1882, \$1,562,085; 1892, \$1,729,786. American, 1882, \$1,308,158; 1892, \$3,251,598. British, 1882, \$674,362; 1892, \$1,088,613.

There were received in fire insurance premiums (net) in Canada last year \$6,715,474, as compared with \$6,168,716 in 1891. Of the total for 1892 \$1,025,093 was taken in by Canadian companies; \$4,685,569 by British companies and \$1,001,812 by American. The net losses incurred during last year amounted to \$1,416,811, an increase of over half a million as compared with 1891. The losses were divided as follows: Canadian, \$760,367; British, \$2,966,160; American, \$720,314.

BRIEF BUSINESS MAXIMS.

If you would establish credit, first create a confidence in your honesty and ability with your creditor.

It is a common fallacy for everyone to consider his neighbor's business more congenial and profitable than his own.

It is a wise man, indeed, who so regulates his affairs as to mix business and recreation to the prejudice of neither.

It is not how much a man sells nor the per cent. of profit which he makes, which determines his gains, but the relation which the expenses bear to the receipts.

The business man without enthusiasm is like a stove without fuel: he lacks the warmth of purpose necessary for success.

The matter of economy is not to be determined by the cost, but by the results.

It is the men who investigate that progress; the conditions of yesterday are seldom repeated.

The one end of business is to make money, but there is a distinction in the means which involve character.

It is only the really busy man who can find time to attend to the demands of others for assistance.

It is only the men who best know their business who perceive the limit of their knowledge.

Money invested in paying one's debts never fluctuates in value.—Business.