Real Estate, Insurance, Mining & Financial

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Experiments with glass bailding bricks were begun in 1891 by M. Falconier, an architect of Lyons. These bricks are hollow, being blown like bottles, and are given forms-such as cubes, hexagons etc.,-that permit of ready laying. A bituminous cement, with a base of sphalt, is used with them. The bricks serve as double windows, giving protection against both cold and heat; they are good insulators of humidity and noise; and they lend themselves readily to the decoration of buildings either by their form or their Many applications are foreseen. color. The bricks are neater than marble in meat markets, and are especially adapted for bath halls, hot-houses, hospitals, refrigerating establishments, and buildings in which absence of windows would be an advantage. A hot-house of glass bricks is of about ordinary cost, saves fuel, and resists hail.

THE ANNUAL INVENTORY.

The importance of the annual inventory must be urged again. The time when every merchant, large or small, should know how he stands with the world, is close at hand. It is probably true that a large number of small merchants never take an inventory of stock. It seems unnecessary to urge the taking of an inventory, and yet while dealers continue to neglect so important a matter it will be in order to call attention to the

The purpose of the inventory is two-fold. It is intended principally to show the condition of business and it is by this mans alone that the dealer can know whether his year's business has resulted in profit or loss. But there is a secondary result that is perhaps more important .han the knowledge as to profit and loss, and that is the check that the inventory applies to judicious expenditure, or it may be extravagance. There is no better remedy for extravagance than an annual business understanding with one's self. the annual inventory should be arranged for and taken the first of January even if it has never been done. A beginning should be made.

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MINES, MINERAL PRODUCTS

"Since the last Australian mail, there have been the following arrivals from Newcastle, N. S. W.: Westgate, 2,704 tons, Lucipara, 2,850 tons, total, 5,554 tons-The light arrivals for the past 30 days, and the small quantity of Australian that can possibly arrive in the next 60 days, enables holders to maintain full figures. The market generally is in an unsettled condition, as competition is very sharp among the jobbers, who all appear solicitous to reduce their stocks, fearing to have too much on hand when coal shall have ceased to have become a dutiable article. It is generally believed that the duty will be taken off, but there is much uncertainty as to the time selected for its taking effect, which for the moment embarrasses every one in the trade. The last time named by the Ways and Means Committee is June 1st, next. With this in view, every wholesale dealer is aiming to have as small a quantity as possible on hand of foreign bituminous coal, when the change takes place. There will be strong opposition from some interested sections to changing the coa tariff, but the arguments in favor of it from the majority are almost irrefutable.

The exports of wheat from the United States, Canada, Russia, India, Australia and the Argentine Republic to Europet for the forty-three weeks ending October J. W. Harrison, coal and metal broker, 28th were 272,024,000 bushels, agains San Francisco, reports Dec. 15, as follows: 240,920,000 bushels the previous year.

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