

DALBY & CLAXTONReal Estate, Insurance,
Mining & Financial**AGENTS.**

—AGENTS FOR—

The Yorkshire Guarantee and Securities Corporation, England.
 Alliance Assurance Company (Fire), England
 The Albion Fire Insurance Association, Ltd., England.
 The Mannheim (Marine) Insurance Co., Ltd., Germany.
 The Great West Life Assurance Co., Winnipeg and Victoria.
 The Royal Canadian Packing Co., Claxton, Skeena River, "Globe Brand of Salmon."
 The Steveston Canning Co., Steveston, Fraser River, "Lighthouse Brand of Salmon."

64 YATES ST., VICTORIA.**PAPER BELTING.**

Paper belting for the purpose of transmitting power is the next thing which is going to astonish the manufacturing fraternity, says the *Tradesman*. The inventor was the assistant for five years to the superintendent of power in one of the great factories in Lowell, Mass. It was while in this position, in which he had much to do with lacing and tightening belts, that he conceived the idea that being made of paper they could be made to do better work than either leather, rubber or cotton. He argued that this as a thick piece of pasteboard can be made to take on a firm, smooth and durable surface by holding it against another moving surface for several minutes, a larger piece of paper made in the form of a belt and permitted to run upon the surface of a pulley day after day would create upon its surface a firm, hard, shining coating that would last a long time. In making the belt, links made from paper pulp are used. As soon as a belt is put into working order a hard, shining coating appears upon the surface next the pulleys, and this becomes harder and harder as the months slip by. It becomes so hard finally that only the cold chisel can cut into it. Such a surface works well on the pulleys.

DO YOU CROWD YOUR COLLECTIONS?

A theme oft written, yet never exhausted, is the subject of collections. Its very importance, as the *Denver Commercial Tribune* remarks, renders it a subject that cannot be considered too frequently. The collection department is to every merchant what the boiler is to an engine; it furnishes steam wherewith to keep the business machinery in operation. Close collections are vital to the success of any house, large or small. To make out bills the first of the month and present them for payment, will not suffice. If they are not paid on first presentation, call again, and yet again. Keep up the collections at all hazards. Do it systematically, do it with tact and judgment, but be sure that it is done. Don't be afraid of losing patronage; it will be no worse to lose the customer than to lose his book account for goods already sold to and consumed by him. Make a practice of almost enforcing col-

A. RAMSAY & SON, MONTREALTRADE MARK.
ESTABLISHED 1812.

SOLE MANUFACTURERS OF

UNICORN READY-MIXED PAINT
RUSSIAN PURE LEAD
UNICORN PURE LEAD
UNICORN VARNISHES
CRESCENT STAR VARNISHES, ETC., ETC.
WINDOW GLASS, ART GLASS MIRROR
PLATES, ETC.

Special freight rates made for British Columbia.

THE CANADA PAINT COMPANY, LTD

Well-known brands of Paints, Varnishes, White Lead, Dry Colors, etc., etc

FERGUSON, ALEXANDER & CO'S,
 THE WILLIAM JOHNSON CO'S,
 THE A. G. PEUCHEN CO'S,

Are all made by the CANADA PAINT CO., in Victoria on the old formulae. Come and see our well equipped Paint and Varnish Works, on the Janion Wharf, off Store Street, Victoria.

Factories in Montreal, Toronto and Victoria. Branch—Hastings Street, Vancouver.

A. LEOFRED,

(Graduate of Laval and McGill.)

MINING ENGINEER.

MAIN OFFICE: Quebec. BRANCH OFFICE:
 Sherbrooke. Montreal, 17 Place d'Armes Hill

MINES, MINERAL PRODUCTS

lections, and the result will be most satisfactory. Customers will soon learn that they are expected to pay their bills once a month promptly, and, having paid, they will return to a merchant all the more willingly, because without fear of unpaid accounts—and their purchases will be more liberal, too. We hold it true, that the merchant who does not give strict and regular attention to his collections, must and will fail. He will soon come to the end of his resources. He burns the candle at both ends. He is forced to pay high prices for his goods and high interest for accommodations, and at the same time loses accounts, loses the use of his money and interest thereon, at the other end of his business. To keep up one's collections is to invite, and generally to achieve, success. Therefore, collect closely and fear not.

Thirty-two thousand varieties of goods are made from wool.

The thread of a silkworm is one one thousandth of an inch in diameter.

Worth recently made for a Parisian belle a gown which cost the wearer \$30,000.

The largest library in the world is the Bibiotheque National, of Paris. It contains 1,400,000 volumes.

An ingenious little machine, attached to a typewriter, counts and records the words as fast as they are printed.

**HOW
TO
BUY**

And How to Sell Goods: Store Management, Window Dressing, Retail Advertising, etc., etc., are explained every week in "THE CANADIAN GROCER." Only journal in Canada reaching grocers and general storekeepers, therefore the largest circulation and best advertising medium. Our advertisers are our references.

THE CANADIAN GROCER,
 TORONTO.

SCHULTZ & MORPHY,
BARRISTERS, SOLICITORS, ETC.

49 Langley St., Victoria, P.O. Box 312

Special attention to Canadian and Foreign Collections.

SUBSCRIBERS TAKE NOTICE.

COMMERCIAL JOURNAL subscribers who have received bills for amount due on their subscription account will confer a favor by remitting promptly. It costs money to conduct a commercial newspaper, and our friends will show their appreciation of the work by paying up AT ONCE.

The papers of subscribers in arrears are marked with a blue pencil.