

the chief inspector of the Provincial Detective Department went to St. Thomas to investigate. We are told that the Underwriters' Association has threatened to raise the insurance rate if an investigation is not held. And yet the Mayor of the town, on the advice of the solicitor, refused to sign the requisition, when application was made last Wednesday for a fire inquest. The citizens, we are told, are naturally indignant.

We are told that Mr. Richard J. Kearns has been appointed agency director of the New York Life Insurance Company in Toronto.

R. J. M. Glassford, minister of Chalmers Church, Guelph, writes us: "When the P.P.I. was absorbed by the Mutual Reserve Association, of New York, there was a reserve of over \$100,000. I have a number of friends in the Mutual Reserve (because they held policies in the P.P.I.), and for them ask if anything can be done to secure a pro-rata distribution of any reserve the New York Co. may have in our Canadian banks? It seems to be an outrage to allow matters to go on as they have been for some time past, without an effort being made to secure some dividend for those who have been humbugged."

There are some life assurance canvassers whom the average man never dislikes to meet; there are others who make themselves individually a nuisance and impel a business man to hide from them—more's the pity. We have known some men of the first-mentioned class who were always delightful, generally instructive: such an one in days gone by was R. W. Gale, long the Canadian representative of the Equitable Life Society of the United States. Another not unlike him is Thos. Kerr, chief inspector in Canada, of the Standard Life Assurance Company, of Edinburgh, who is with us unto this day. Kerr never bores anybody; he has too much tact for that. But he contrives to get your attention, all the same, and he does somehow rake in the policies. We are told that he starts to-morrow for a trip to the Maritime Provinces and Newfoundland, and we hope he will write a story of the trip, as he is quite able to do.

The granite lion, which is to adorn the drinking fountain being erected on Dominion Square, Montreal, by the Sun Life Assurance Company of Canada is modelled after the famous lion by Bartholdi, the French sculptor. It is a spirited piece of work and does Mr. George Hill, of Montreal, great credit. It will be placed on its pedestal very soon.

There was a bill before Parliament last week to incorporate the Victoria Fire Insurance Company, the charter members being Samuel H. Ewing, Allen R. Macdonald, and Jas. A. Wright, of Montreal; Wm. Pugsley, of St. John; and J. D. Reid, of Cardinal. Coming before the Standing Committee on Banking and Commerce, the bill was however amended by the addition of the word "Montreal." This was done because of objections taken by the Victoria Mutual Fire Insurance Company, of Hamilton, and the bill passed. The capital stock is a million dollars. \$300,000 stock must be subscribed and 25 per cent. of it paid up before the election of directors. Before commencing business \$80,000 of stock must be paid in cash into the funds of the company.

We hear of a piece of enterprise on the part of the London & Lancashire Life Insurance Company. That company has bought the corner of the block lying on St. James and St. John streets, Montreal, and it is the intention of the company to erect a handsome fire-proof building on this site. It will be of stone, to be imported from New Brunswick or Perth, and six stories high. The premises are to be ready for occupation by the first of May, next year.

FOR GROCERS AND PROVISION DEALERS.

The tariff changes are from 50 cents per 100 lbs. duty on raw sugar to 65½ cents; refined yellow from \$1.00 to \$1.08 per hundred.; granulated from \$1.00 to \$1.24½. After 1st August next sugar will be on the preferential schedule.

The sugar trade has been somewhat unsettled as a result of the budget announcement altering the sugar duties. Values have not, at the time of writing, been altered to the new basis. There is said to be a considerable quantity of foreign refined sugars in store here.

It is said that Lever Bros., the well-known English soap manufacturers, were offered \$100,000 in cash and many acres of land to locate their American plant at a certain spot; but for all that, preferred, on business principles, to purchase a ready-going establishment in Boston.

Latest advices from California say: "The killing frost was not as general as reported, and, while it was fatal or almost so, in many cases, some ranches in sections where frost was most severe escaped with only slight damage, and if nothing further happens will have enough to go around. Apricots suffered most of all and pears and prunes the least."

Here is a scheme for popularizing a particular cigar. The "San Francisco Grocer" tells it: "Messrs. So-and-so have resolved to advertise their King Billy cigar * * * Mr. Metz, director of the famous Primrose & West Minstrels, and composer of the popular song, "A hot time in the old town," has composed a King Billy quickstep and dedicated it to Messrs. So-and-so, who will, in the near future, compliment their friends and customers for the cigar with a copy of the new march."

Mr. Thos. Martindale, the Philadelphia jobber, makes the suggestion that the average retail grocer, doing business in towns of from 5,000 to 10,000 people, should sell his own brands of tea, coffee, oatmeal, laundry soap, and such like; in the case of the first three, buying his own bags and filling them from bulk, and in that of the last-named having a manufacturer use his own die. The idea is that if the grocer pushes these brands properly he can get more money for them than for the well-known advertised brands.

As a fruit-distributing centre, Toronto is gaining prominence. The Wednesday auctions of the Toronto Fruit Auction Co., which, by the way, is composed of two prominent wholesale houses, are well attended, and the results are said to be satisfactory to both sellers and buyers. In the sale of fruit by auction there is considerable saving in handling and the work of finding purchasers. The loss from waste is distributed over the retail trade, and the importers can in this way afford to take lower prices for the fruit. There is a continuous operation of sales, since the winter supply of oranges is scarcely exhausted, when the small fruits, peaches, pears and the like are on the market.

WITH THE DRY GOODS TRADE.

The wholesale milliners of St. John, N.B., opened their warehouses to the retail trade on March 29th with, it is said, satisfactory results.

The Japanese raw silk markets, by recent cable advices were quiet and rather inactive, but from Milan came reports of improving conditions.

The cold weather of the past few days has somewhat reduced the ardor for spring goods which was expected to be all-consuming when April was ushered in.

Dry goods men should remember, and might remind their customers, that all closets and clothes presses need frequent sunnings and airings. Clothing, too, should be exposed now and again, for it is one of the most sweetening measures in the world.

There has been a larger business than usual done this year in fabric gloves, which is accounted for in two ways: the better class of goods taken by retailers, and the gradual elimination from the market of extremely cheap grades in kid.

English textile manufacturers are taking steps to meet the strong trade unions in that country with strong employers' unions. This step is inspired by the fact that the manufacturers believe that to retain their present prestige they must secure lower wage schedules from the operatives. The movement appears to be an early sign of trouble in store.

It appears that the manager of the Dominion Cotton Company is having trouble with the Valleyfield town council in regard to taxes, and the company think of building their extensions elsewhere, for they have had offers for their new mill from Three Rivers, Alexandria, Carillon, Sherbrooke, Quebec, and, as we have elsewhere noted, from Huntingdon.

The spring openings of the Halifax wholesale millinery houses were held March 23rd and 24th. The weather was not favorable to a large attendance of buyers; nevertheless,