

Fraser river on Oct. 9, and reached Liverpool on Feb. 18. Two days after this the British bark "Embleton," Captain Gronow, reached the same port. The latter vessel left British Columbia wharf on Oct. 3.

The Niagara Peninsula Fruit Growers' Association are asking the railway companies for a rate of 35c. per cwt. to Montreal, less to intermediate points, and a rate of 25c. per cwt. in car load lots in refrigerator cars. The express companies are to be asked for a rate of 50c. per cwt. between points in the Niagara district and Montreal, and proportionate rates.

Concerning the Louisiana crop, the *Sugar Planter* says: "Plantation work has been considerably delayed by the rains, and perhaps not over one-half of the new cane crop has been planted to date. With a continuance of good weather, which we can now expect after the average winter rainfall, cane planting should be completed in the next three weeks."

In their last circular the Hills Bros. Co., New York, say with reference to the situation in currants: The Greek market is holding very firm, and statistically is in a very strong position, having very light stocks comparatively for this time of the year, and there seems to be little doubt but that stock of the crop of 1896 will be fully cleared before the crop of 1897 is harvested.

The annual meeting of the Lindsay Cheese Board was held on the 4th inst. The attendance was not as large as was expected, owing partly to the fact that some of the factories selling on the board have not yet held their business meeting to appoint their salesmen for the coming year. The election of officers resulted as follows: President, Thomas Robertson, Dunsford, re-elected; vice-president, John S. Cruess, Linden Valley, re-elected; treasurer, F. Sandford, Fenelon Falls, re-elected; secretary, Eugene Shine, Downeyville, vice J. L. Read, Bobcaygeon, resigned.

CIVIL, BUT STRONG.

A story of alleged hardship, and a spirited rebuke of alleged extortion, is contained in the letter which we print below. A farmer in Ontario, who had taken out a fire policy of \$1,400, wished, or was required, to supplement this by a further insurance of \$200. But for this additional sum the underwriters asked a higher rate. Whether adequate reason was given for this increase, we do not know, but the request was enough to raise the dander of the farmer's wife, who thus vents her opinion of insurance companies, and sets forth the hardships of an agriculturist's existence in the present day of low prices for farm produce:—

M———, March 3rd.

Manager ———— Loan Company,

DEAR SIR,—In answer to your letter of the 1st inst., I will just say politely I will not pay the premium asked on our insurance; you must not think me unkind, but it was only last week ye wrote for \$16.42 on \$1,400—to-day on \$200 extra they want \$7.58. They can go plumb to Hell; they won't get it. We can insure here for \$1 on each hundred; then of course there is the agents' fees, \$1.50, which would make \$17.50 on the amount ye wish to insure for, and it runs for 3 years just the same as theirs.

Now, I am quite willing to pay on the \$1,600 the same rate as we have been paying, viz., \$1.18 on each \$100, but *no more*; it is unreasonable to expect any more. It seems the harder times get with farmers the more the companies raise on their policies. With oats at 13 cents a bushel and corn 17, it is enough to set a sane person demented to try and keep things going. We actually work for nothing and board ourselves.

I will do nothing whatsoever towards insuring until I hear from you again. Hoping they will come to those terms, as ours is an A No. 1 insurance risk, as you know,

Respectfully yours,

MRS. ————.

CLEARING-HOUSE FIGURES.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, March 11th, 1897, compared with those of the previous week:

| CLEARINGS.. | March 11. | March 4. |
|----------------|--------------|--------------|
| Montreal | \$9,017,022 | \$8,157,201 |
| Toronto | 6,677,236 | 5,859,935 |
| Halifax | 1,109,020 | 1,261,590 |
| Winnipeg | 879,978 | 944,596 |
| Hamilton | 674,877 | 611,501 |
| St. John | 569,566 | 423,214 |
| | \$18,927,699 | \$17,258,087 |

Aggregate balances this week, \$2,493,508; last week, \$2,823,457.

AN ASSIGNEE'S STATEMENT.

It is unpleasant enough at any time for a creditor to receive a statement from an insolvent concern; but it is more unpleasant still when that statement is so involved and obscure that one can make at first sight nothing but "muddle" out of it. A creditor of Knowles & Co., of Windsor, sends us a printed sheet, headed, "Assignee's Statement, Knowles & Co.," which, if we printed as it stands, our readers would not readily comprehend. But after puzzling over it, analyzing it and re-arranging it, we find the figures work out as below. There is no signature to the document:

ASSIGNEE'S STATEMENT, KNOWLES AND CO.

WINDSOR, January, 1897.

| | Assets | Liabilities. |
|----------------------------------------|------------|--------------|
| Stock, \$433; furnishings, \$400 | \$833 00 | |
| Furniture | 150 00 | |
| Accounts receivable, less bad, \$390.. | 2,105 00 | |
| Real estate (equity?) | 1,300 00 | |
| Rent due | | 389 34 |
| Taxes | | 88 90 |
| Preferred claims (wages, etc.) | | 315 50 |
| Accounts payable | | 1,925 00 |
| Mortgage and interest | | 1,250 00 |
| Debts contracted | | 3,719 00 |
| Deficiency | 3,299 74 | |
| | \$7,687 74 | \$7,687 74 |

—The question of the hour for Calgary and its neighborhood, says the *Alberta Tribune*, is the establishment of an abattoir and cold storage premises at that place. "It has been proved that the shipping of live cattle from Calgary to Montreal or English ports is not a commercial success, owing to the large shrinkage in the weight of cattle during the long journey from the West to the East." But the arrangements now made by the shipment of butter and beef in properly equipped cool storage departments, combined with the refrigerator cars on the railways, has completely revolutionized matters, "and cattle exporters can make a large profit in the saving of freight and waste in weight by slaughtering beef cattle at the best Western point for securing the largest supply." Besides, an abattoir means, or should mean, the establishment of a tannery, a soap-works, and very possibly a shoe factory.

—The Province of Nova Scotia collected last year, i.e., for twelve months ended with September, \$274,028 revenue through its Department of Mines, which was an increase of \$22,000 over the preceding year. The following are the amounts received from the various sources of revenue in connection with the department: Gold prospecting leases, \$9,336; gold lease applications, \$2,258; gold location rentals, \$3,875; licenses to search for other minerals, \$4,050; leases, ditto, \$1,000; rentals, ditto, \$7,290; coal royalties, \$235,918; iron royalties, \$6.10; fees, \$426.

—Here is some plain speaking in the midst of a money-worshiping community. A Chicago paper said the other day: "The important question to be answered in Chicago to-day is a moral question, and the great need of the city is a revival of moral sentiment. Avarice is wrecking many lives and carrying havoc among the most precious interests of the city. The man who has swelled himself into a prominent place with the money of others had better tear off his evening suit and put on corduroy, sell his house, his horses and his trinkets and make restitution. If he will not do this, he should be forced by others to do it."

—In consequence of failing health, Ex Judge John Boyd has resigned his position as director of the Canada Permanent Loan and Savings Company, and Mr. Ralph K. Burgess has been elected director in Mr. Boyd's place. Mr. Burgess was a member of the board of the Canada Permanent for several years, and resigned in 1894 in consequence of prolonged absence from the city.

—Ottawa authorities are in earnest about the reorganization of their fire service. They have secured as chief of their brigade a well known and capable fireman, Capt. Prevost, of No. 4 fire station in Montreal. He agreed to accept the position of chief at Ottawa upon certain conditions, and these have been acceded to.

—In reading a paper on irrigation in the North-West Territories at the fifth annual meeting of the Ontario land surveyors the other day, Mr. Wm. Pearce, of Calgary, estimated the extent of land requiring irrigation at 90,000 square miles.