

They are said to make paper of an excellent quality. Hitherto husks have had no special value except as they were ploughed under, and cattle and horses were not fond of them. Now there will be a profitable market, and also save buying as much paper in the east.

A new material is being made by an English company, which resembles leather and India rubber, and will be made into boots and shoes, waterproof clothing and other similar products. It is known as blandyte, but the composition is not made public.

During the Edinburgh (Scotland) Exposition, 100,000 passengers were carried in electric launches along the canal from Edinburgh to the exhibition.

"Now, John," said Mrs. DePorque to the new gardener, "I hope you will remember all that I have told you. And, whatever you do, don't forget to water the electric-light plant."—*Washington Star*.

There are 101 cotton spinning companies within a radius of ten miles of Oldham, England, having a subscribed capital of about \$25,000,000. The dividend returns for the past year average  $5\frac{1}{2}$  per cent., from which it might be inferred that they had had on the whole a fairly prosperous year. The balance sheets show, however, that the aggregate earnings have amounted to only \$193,790, or an average of about  $\frac{1}{2}$  per cent. The N.Y. *Bulletin* concludes that dividends must thus have been paid largely from reserve funds, and that most of the mills must be starting this year in much worse financial condition than they did last.

#### SENSIBLE ADVICE.

Here is some advice tendered by a writer in the *Inland Printer* to a printer, but which might well be considered by any other tradesman:

Don't rent premises too small. It costs money to move.

Don't rent premises too large. It hurts to fall down.

Don't think your employees are doing a good day's work; know it, by practical comparisons between what they do and what you get for it.

Don't—and this is important—don't guess at the price of work or what your profits are. Form a system, on practical grounds, for keeping track of your labor and material, and then add to this your percentage of non-productive labor and expenses, and see that you have something left to pay yourself for your trouble, and pay your plant debts with.

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Don't fail to consider that interest at 6 per cent. soon runs into a dollar, and a dollar soon makes two, when you have it to pay, together with interest.

Don't be afraid to ask one dollar for one dollar's worth of your goods. Don't take seventy-five cents for them, or ask one dollar and twenty-five cents, either.

Don't slight a customer. The man who wants a visiting card for his wife may also want a thousand-dollar catalogue, or know a friend who does.

Don't—unless you have a big bank account—open up too many credit accounts with wholesale dealers in your ledger. It is better to pay John Smith a little more for his goods, if he is inclined to be fair with you, than to trade with Jim Jones and Thomas Brown, and then get the whole three pulling and hammering at you all at one time for money—that you have not got.

Don't let your bookkeeper run your books—or yourself—no matter how good he is. If you know that things are right, it is better than taking it for granted.

Don't fail to subscribe for at least one good trade paper.

#### ANSWERS TO ENQUIRERS.

"Old Subscriber," Brantford, writes us as follows: "Will you kindly let me know in your valuable paper what is meant by 'sterling quotations,  $\frac{1}{2}$  91s. 2d,' and how you get at it. Is it so much per cent. above some fixed sum? If so, how is the calculation got at? In New York rates are given as so much per pound sterling, i. e., '4.86 $\frac{1}{2}$ ,' and I am anxious to find out how to reconcile 9 $\frac{1}{2}$  with 4.8666."

[To answer fully would take an article. The Canadian system, which also prevailed in the United States until recent years, grows out of the fact that the pound sterling at a certain time reached the value of \$4.44 4-9. The dollar then kept decreasing in value, and the relative value of sterling money and currency was expressed in terms of a premium on this 4.44 4-9. The "par" is 109 $\frac{1}{2}$ ; if you multiply 4.44 4-9 by 109 $\frac{1}{2}$  you will get 4.86 $\frac{1}{2}$ ; and so of other quotations. 109 $\frac{1}{2}$  is regarded as the present par of exchange, because that expresses the value of the gold in a sovereign assigned to it by our common laws; that is 4.86 $\frac{1}{2}$ . In the United States they adopt the other form of quotation as most convenient. Sovereigns are not legal tender there as they are with us, and therefore they were free to adopt the most convenient approximate figure to serve as their "par," which they fixed at 4.86 $\frac{1}{2}$ .]

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#### IN FASHION.

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Spangled cloth trimmings for hats.

Gloves to match the costume.

Capes of silk with a lace flounce for the opera.

Blue and medium shades of green.

Full silk ruchings for skirt trimmings.

Gold and silver fillets for the hair.

Gauntlets reaching to the elbow.

Little bow-knots in white enamel in lace pins.

Heart-shaped lockets in gold and silver.

Collars appear higher, and the Medici shape continues in favor.

White silk, corduroy and velvet for evening dresses.

Linen collars and cuffs with tailor-made costume.

Wide moire sashes reaching to the end of the skirt.

Handkerchiefs made of solid embroidery.

Hats with broad brims for evening wear.

Gold snake bracelets with ruby head and emerald eyes.

The sleeves of dresses and mantles do not seem to be higher, but are wider.—*Dry Goods Chronicle*.

The new rate of fire insurance in Walkerton, on account of the waterworks, went into operation the other day. It means a reduction from \$1.25 per thousand on the front street to 80c. per thousand.

A suit brought by Dr. S. Fleet Speir, to recover \$15,000 damages from the city of Brooklyn, was on trial several days ago in the Brooklyn city court. On November 1, 1887, according to the complaint, the mayor issued a permit for the discharge of fireworks in the streets near the academy of music on the occasion of a political meeting. During the evening a rocket went through the front window of Dr. Speir's house, and set fire to some valuable surgical instruments, skeletons from Paris and a large amount of clothing, and damaged the house. Dr. Speirs estimates his loss at \$15,000. The wire screen through which the rocket went and a piece of the wall where it struck were produced in court. The case was adjourned.—*Chronicle*.

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