

for their cleansing will guarantee them against turning yellow. Lisle is so much cheaper than silk that it will always be widely used. There is an increasing use of unbleached hose of fine cotton.

Sewing silk, now known simply as "sewings," consists of two threads twisted from left to right. Machine twist is made of three threads twisted from right to left and is usually harder and closer than sewings. Twist has almost taken the place of sewings, except with merchant tailors and other makers of clothing by hand.—*Wickoff*.

It may, says the *Dry Goods Chronicle*, seem hard to "knife" goods that were bought with care and apparent good judgment, but doing so at the proper time shows the judgment of the wide-awake merchant who prefers promptly to meet the lesser loss rather than to lay them away for another season, when it may be much greater. Creditors, too, generally prefer cash to shelves laden with slow-selling stock.

The Canadian correspondent of the *Textile Record* of Philadelphia writes that there seems to be a decidedly better feeling among our knit goods manufacturers, not, however, from any prospects of obtaining better prices, but from an improved demand for goods. The buying has been light all through the season thus far, but the universal good crops will certainly make goods more in demand.

The *St. Louis Dry Goods Reporter* gives these pointers on window-dressing:

Do not neglect your store windows.

People will judge your whole establishment by their appearance.

Arrange your window displays artistically if you can, but by all means make them striking in appearance.

The best display will not last all season.

If passers-by become familiar with your window arrangement they will cease looking at it.

Frequent changes are necessary.

Put only such goods in the window as are for sale.

To do otherwise is to deceive the public and lose custom.

Do not try to put too much in a window at once.

FOR GROCERS.

All grocers, says the *Cal. Grocer*, are aware that dried fruits are liable to become infested with small worms, even when great pains are taken to prevent their appearance. At the best, it is no easy matter to cope with the intruders, and a method of driving them from the fruit has been recommended by one having had experience. By putting the infested fruit into a large pan and placing over a vessel of boiling water, the worms will sooner or later become uncomfortably warm, when they will crawl to the surface. If strips of paper are then placed on the fruit, and a covering laid over all to exclude the light, the worms will crawl on to the strips of paper, which can then be thrown into the fire.

"Why does the grocer look so troubled today?" "The inspector of weights and measures has just called on him and pointed out the error of his weighs."—*New York Sun*.

Jas. Vick, the well known Rochester seedsman, has failed. It is said that the Dutch growers of tulips will suffer most. Vick's importations being so recent, they have probably not been paid. His name was well known in this country, where in almost any store his seeds were to be found. The liabilities will amount to about \$200,000.

The regreening of vegetables has assumed the proportions of a gigantic industry in France, where it gives employment to 20,000 persons and represents a business of 40,000,000 francs. Nine-tenths, at least, of the green-preserved vegetables sold in France or abroad are said to be regreened with sulphate of copper to give them the appearance of freshness. "A foolish public," says the Glasgow health report, "expects to get green peas at Christmas, such as it gets from the market garden in summer. The French manufacturer makes them to suit his whim."

An exchange gives the following good advice: "The way to get the best of your competitor is to make your store more attractive; yourself more attentive, your manner more courteous, your stock cleaner, brighter, and better arranged, your orders filled more promptly, and by being as careful to please the customer who orders but a few dimes' worth as the one whose bill amounts to as many dollars. These little things pay, and are as important items of stock in trade as any other you can mention."

The coffee plantations of Ceylon now cover not more than 50,000 acres of land, and the industry that made the island famous is now little heard of.

The largest solid shipment of pickles ever made from any place left Pittsburg the other day. It consisted of a solid train of eighteen Pennsylvania refrigerator cars, containing 129,600 bottles of pickles, consigned to a Kansas City firm. It is estimated that the packages contained over 5,750,000 pickles.

INSURANCE NEWS.

Subject to the approval of the New York Insurance Department, the Lancashire Insurance Company, of Manchester, Eng., has reinsured all the outstanding business of the Exchange Fire Insurance Company of New York.

A member of the firm of Smith & Davis, Buffalo, has been telling a reporter about the growth of the marine insurance business on the lakes. A few years ago, when vessels were of small value and capacity, it did not require many companies or much capital to furnish ample protection. Twenty years ago \$25,000 would represent a fair average of value. Such a craft would have a capacity of from 25,000 to 35,000 bushels of wheat. The combined value of vessel and cargo would not exceed \$60,000; and but few companies of even a conservative policy would be required to furnish insurance for both hull and cargo. Take a "modern instance" in contrast; a steamer of say \$100,000 value with a capacity of 75,000 to 90,000 bushels of wheat, and we have a combined value of more than 300 per cent. greater than in the case first cited requiring protection of insurance companies. But the cargoes of greatest value are those of the line steamers, composed wholly or in part of merchandise or package freight. The value of cargoes of single steamers often reaches a half million dollars. The great improvement in the character of the vessels on the lakes has imparted an increased confidence to the marine underwriter, who assumes a much heavier line on the hull and cargo of the first-class modern steamer than he would hazard on one of the old style of craft. There are a large number of companies engaged in the lake insurance business, and while the profits are not large nor always reliable, yet the business affords as good a prospect for fair average returns as most branches of fire or

marine insurance in these piping times of sharp competition.

The design of a Boston company is to guarantee credit or insure the prompt collection of the accounts of wholesale merchants and manufacturers. The intention is to guarantee to any subscriber the payment of any account that may be submitted for that purpose. A certain rate will be charged, consisting of a percentage of the amount of the account, and varying with its nature as determined by the commercial classification of the person against whom it is held. If the latter should fail in business before settling the accounts guaranteed by the company, then such accounts are to be assigned to the company by the subscribers, when the company, within a specified period, will settle in full.

The New York Court of Appeals has just rendered a decision of importance to members of mutual benefit associations. One Emmet Meyers was plaintiff against the Masonic Guild and Benefit Association. His brother Isaac held a certificate of insurance in the association, in which Emmet was the beneficiary. Isaac died, and an assessment was levied. Only a part of the money was realized. Emmet brought an action to recover the balance, and subsequently got a mandamus to enforce another assessment. The General Term of the Superior Court sustained the judgment of the court below, but the Court of Appeals has reversed them both on the grounds that the members having been assessed once could not be assessed again on the same claim, and that a mandamus was not a proper remedy for the collection of a debt.

BANKRUPTCY IN ENGLAND.

In reviewing the eighth annual report of the English Inspector-General in Bankruptcy, the *Hardware Trade Journal* of Birmingham finds that a comparison shows a satisfactory diminution in the volume of insolvency during the period under review. The total number of cases has fallen from 8,321 in 1888 to 7,108 in 1890, while the liabilities are less by £69,018, the assets by £133,647, and the estimated loss to creditors by £544,985. It is claimed that since the Act of 1883 came into operation the total decrease in the estimated losses to creditors is not less than twelve millions sterling a year. In 1886 no fewer than 332 farmers succumbed to adverse circumstances. Last year the number had dropped to 172. The decrease in the number of bankrupt drapers was 33 per cent. Grocers, tailors, butchers and bakers also show considerable reduction in number. The Inspector-General holds that the increased stringency of the bankruptcy laws in regard more especially to the neglect of proper book-keeping and other irregularities, has produced a wholesome effect. Increased care is shown by the larger houses in giving credit to the smaller ones.

MONTREAL CLEARING-HOUSE.

Clearings and Balances for week ending 24th Sept., 1891, were as under:

	Clearings.	Balances.
Sept. 18.....	\$1,755,540	\$263,060
" 19.....	1,857,941	281,282
" 21.....	1,880,636	447,968
" 22.....	1,997,422	249,231
" 23.....	1,966,221	298,081
" 24.....	1,693,409	230,984
Total	\$11,051,179	\$1,770,596
Cor. week 1890	\$10,174,166	\$1,490,647
Cor. week 1889	8,949,846	1,315,373