

cases of damaged fruit. It is no marvel that under such circumstances there must be a heavy loss. The fact, however, that nearly 200 cases of apples thus handled brought over \$2.60 per case after deducting duty, commission and wharfage, is an evidence that there is a market here for good fruit properly shipped. It is claimed that most of this fruit originated in the United States, though shipped from Vancouver, and that this explains why they were diseased and damaged by codlin moth. It is claimed in British Columbia that the fruit is perfectly clean. However, they are known here as Canadian apples, and the reputation of British Columbian fruit is damaged thereby. Some Ontario apples brought over by passengers on the same ship carried fairly well, but they too were condemned as being infected with codlin moth and black spot. Particularly was this the case with respect to black spot. There would seem, therefore, not to be much hope of a trade in apples from Ontario in the present condition of its orchards.

It is curious that not a single timber ship of the size on the way to Australia carries the Canadian flag. Canadians were at one time able to build wooden ships, and as wooden ships still carry the timber, it is surely within the power of Canadian yards to construct vessels for this trade.

There are considerable enquiries from Canadian exporters for agents for their goods. Where the firms really mean business, good agents can be secured, but there are still constant complaints that even when contracts are entered into the Canadian houses refuse even to reply to communications, much less to send samples or even prices. Then, too, in their enquiries Canadian houses rarely ever send the price list or catalogue, and when they do, they quote at the mill or factory in Canada instead of quoting laid down in Sydney via Vancouver, and also laid down in New York. As a consequence they have to be written to for the missing but necessary facts, creating a delay of three months. A letter to the Department of Trade and Commerce, Ottawa, asking for information as to how enquiries should be made, might obviate this delay.

Sydney, N.S.W., 16th January, 1906.

F.W.

OUR SAINT JOHN LETTER.

The most disastrous fire St. John has had in many months was that of last Thursday, which destroyed the big building at the corner of King and Canterbury Streets recently purchased by the Royal Bank, and damaged the adjoining building. The bank only recently purchased the building owned by them and intended to some day tear it down and erect a modern bank building. It was a four story structure, 100 feet long, on Canterbury Street, and 510 feet on King Street. The American Clothing House, dealing in men's clothing, had two floors on the front, while J. W. McDuffee, watchmaker and jeweller, Frank Fales, manufacturers' agent, and Vassie & Co., wholesale dry goods, had stores on Canterbury Street. The two upper floors were occupied by Messrs. Brock & Paterson, wholesale milliners, who were also the tenants of the building next above on King Street. They were the heaviest losers, and while the appraisers have not yet finished their work it is generally believed that the full insurance of \$70,000 will be required to make good the damage they sustained. The American Clothing House, McDuffee and Fales also lost all they had in their stores. The total insurance loss will reach \$100,000 and the actual fire loss fully \$30,000 more. The bank is the only one to derive any benefit. The fire rid it of its tenants, some of whom had six and seven year leases and it nearly demolished a building that was to be torn down anyway and gave them in addition some \$18,132.00 of insurance, for that is the amount at which their loss has been appraised. To Brock & Paterson and the others the fire brought a general disarrangement of business, but the firm was fortunate in having one buyer in England and another in New York at the time so new stocks are already arriving and the firm will be able to fully handle its spring trade.

The lumbermen along the Bay Shore section of New Brunswick who have been worrying over the lack of snow were rejoiced on Friday last by a fall of about six inches. They are working industriously to get all their hauling done while it lasts, but unless more comes soon they will be again down to bare ground, for the small quantity is melting rapidly. The situation spells ruin for many of the smaller operators in New Brunswick unless a change of weather comes speedily. To-day the lumbermen have a new worry to face—an outbreak of smallpox among some who have just left the camps and this will mean a rigid quarantine, but it will not stop work unless the disease breaks out in the camps themselves.

An idea of the boom that is on in the winter port business may be gathered from the fact that the fifty-five steamers that had sailed from here up to Saturday last had taken away cargo valued at \$11,448,735, while the first fifty-five steamers last year took away but \$7,991,636. Unfortunately the passenger traffic is not keeping pace with the freight business. The number of passengers carried to date is about 1,000 less than for the same period last year.

On one or two occasions reference has been made to the fact that the steamship companies operating on the St. John River had a hard time of it last season and that efforts were on foot to bring about an amalgamation or a traffic agreement of some kind. Seemingly all these efforts have failed and to-day it is announced that one of the steamers, the "Crystal Stream," is to go under the hammer to satisfy a mortgage claim.

A telephone deal of some magnitude is reported. The Central Company operating in the Province of New Brunswick has just absorbed the Union Company, whose lines were mainly along the Upper St. John. This gives the Central Company a pretty general connection in the northern sections of the province. It has not as yet sought entrance to St. John, where the New Brunswick Telephone Company, of which Hon. A. G. Blair is the president, has a monopoly of the business.

Hon. Senator Poirier has begun a suit against the mayor and town council of Shediac that will excite much interest. The Senator owned a grist mill that was burned some time ago. He now claims damages from the city on the ground of inadequate water protection and declares that the town council used for other purposes moneys that were authorized and voted to improve the water supply.

Another law suit that may occasion some interest has just been started by Eben Perkins, late manager of the Portland Rolling Mills, against the company. Mr. Perkins claims that he has not been given \$1,000 worth of stock in the company which was promised him under his agreement with them.

The city council of Moncton has decided to ask the legislature for authority to borrow \$60,000 to pay off a floating debt incurred in extending the water and light systems. The Fredericton town council after much negotiating has finally agreed to improve its water system at a cost of \$45,000. The council also decided to grant concessions to the Whelpley slate factory, with the idea of having them establish their factory at the capital city.

St. John, 20th February, 1906.

QUEEN CITY FIRE INSURANCE COMPANY.

A feature of this company's report for 1905 is a marked increase of income. The aggregate of premiums received, interest earnings, and rents amounts now to \$105,969. Allowing for reinsurances and cancellations, the ratio of losses and expenses to premium income was only 57 per cent., a condition of things on which the management is entitled to congratulation. The regular dividend has been paid to shareholders, as it has been for thirty-five years past, \$25,537 carried to reserve, and a balance is shown of \$18,377, surplus over all liabilities. The company's assets of \$195,000 are in substantial shape, and it has now besides \$100,000 paid up capital stock, a reserve of \$50,000; and (including rein-

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