

companies may be thus summarized. Net cash premiums \$4,993,457—an increase of \$368,716; gross amount of policies, \$512,106,018—a decrease of \$1,474,284, showing a relative increase in rates; net losses incurred \$3,165,762—an increase of \$103,295, but the ratio of loss to premium has been lowered to 63½ per cent. from 65·9.

Once again the British companies have increased their proportion of the total business; they secured over 69 per cent., the shares of both American and Canadian groups of companies being relatively decreased as compared with last year. The totals of premiums received, losses incurred and amount insured for five past years are presented in tabular form below, so that comparison is easy.

Total cash premiums.....	1884	\$4,993,457
do. do.	1883	4,624,741
do. do.	1882	4,229,706
do. do.	1881	3,827,116
do. do.	1880	3,479,577
Net losses incurred.....	1884	\$3,165,762
do. do.	1883	3,048,724
do. do.	1882	2,807,368
do. do.	1881	3,212,381
do. do.	1880	1,524,836
Amount insured	1884	\$512,106,018
do. do.	1883	513,580,302
do. do.	1882	478,044,416
do. do.	1881	441,416,238
do. do.	1880	384,051,861

The proportion of premiums, risks and losses shared by the different groups of companies is made clear by placing them together, thus:

	Premis.	Losses.	Amt. ins'd.
1884 Canadian Cos.....	\$1,140,660	\$ 745,711	\$118,747,547
British " "	3,485,216	2,235,645	354,453,446
American " "	387,581	18,406	38,900,025
Total.....	\$4,993,457	\$3,165,762	\$512,106,018

Next week we hope to give the extended table, which we are in the habit of publishing every year, showing the business and resources of each company, their total assets in this country, &c., &c. Also to give percentages of loss, ratio of expense, proportion of total business done, and the like.

NEWFOUNDLAND RETALIATING.

The recent action of the Legislature of Newfoundland in respect of her tariff has had a disturbing effect in Montreal, Quebec, and Halifax, and no wonder. It will levy a discriminative duty upon the imports of Canadian flour, pork, etc., in case the Dominion government levy a duty upon Newfoundland fish and fish oils, in order to protect Canadian fishermen. The resolution of that Legislature amending the tariff was as follows:—"In addition to the foregoing tariff there shall be collected on goods, wares, and merchandise imported into Newfoundland from countries which enjoy the unrestricted privilege of taking fish in Newfoundland waters, and which countries levy duty on the produce of Newfoundland fisheries when taken and exported by Newfoundland citizens to such countries as aforesaid, duties according to the schedule annexed.

SCHEDULE.

Flour, seventy-five cents; pork, one dollar fifty; butter, seventy-five cents per hundred pounds; tobacco, five cents per pound; kerosene oil, five cents per gallon; cornmeal, fifty-two and one-half cents per barrel."

On Saturday last a number of members of the Montreal Board of Trade and Corn Exchange met to consider the action of the Dominion Government relative to the duties Canada should impose upon Newfoundland products. Mr. John Perry, President of the Board of Trade, presided, and the following resolution was carried. "That this meeting looks with alarm upon the action taken by the Newfoundland Government in levying prohibitive duties on the produce of the Dominion, and is of opinion that immediate action should be taken to induce our Government to take such steps as will continue and foster the trade that has heretofore existed between the two countries. That, if the contemplated duties be imposed, trade between the two countries will cease, and the Dominion will lose a customer that purchases annually over two millions of dollars' worth of her produce, and also contributes largely to the support of four Canadian steamship lines and many schooners."

A telegram was read from the chamber of Commerce of Halifax, stating that they wished to see Free Trade between the provinces and would act in conjunction with the Board of Trade and Corn Exchange here in bringing about a satisfactory arrangement. It was decided to send a deputation to Ottawa to confer with the Government, to consist of the Presidents of the Board of Trade and Corn Exchange, and other members of both bodies.

We find in a Halifax paper a despatch signed R. Thorburn, president of the Chamber of Commerce at St. Johns, which says: "Acquaint all interested in the Newfoundland trade including steamships and railways, that the assembly have passed the following additions to last year's tariff, after first July:—(Here follow resolutions, and schedule, as above.) The effect will be, unless Canada alters her tariff or gives her government unrestricted discretion to suspend action with regard to Newfoundland, that all trade between the two countries will cease after July."

DRESSING SHOP WINDOWS.

It is one of the features of later years, in the country as well as in the town, that shopkeepers find it more necessary than in the olden time to pay attention to the tasteful adorning of their shop-windows. We of this generation have made some advances in taste as well as discoveries in the secrets of attracting custom, neither of which was so much regarded a quarter of a century ago. Time was when the 10x16 panes of a corner store sufficiently attracted the bucolic eye if they displayed, strung upon cords stretched across the inside of the window, flannel shirts with the arms extended, alternating with night caps or mittens, small shawls and large stockings; hoop skirts and prunella boots, white and black bonnet-shapes, a hat or two, and suspenders in pairs arranged in symmetrical zig-zag to form a sort of lower fringe. There they hung, one and all, till they grew dusty and fly-blown or faded. The other window would be fitted with shelves. On these would stand pewter teapots, glass preserve-dishes, powder-horns and shot-bags, packages of table cutlery, the sample

slowly rusting, a pyramid of corn-starch packets, a leaning-tower of seidlitz-powder boxes, kerosene lamps, tea dishes, and ten to one, the favorite patent medicines displayed in advantageous spots here and there—the day of expensive chromos by way of show-cards had not then arrived.

To-day the shop windows must be deep and commodious, with large panes, no matter though it be in a country place. If in a city they must be of plate glass; at least this is what city tenants assure their landlords, for a shop-keeper loses caste, it appears, if he is not up to the times in this particular. There is great art in dressing a window well, and the clerk who can do it is sure of a salary from ten to fifty per cent. higher than the average. We do not call it decoration to procure live animals, oddly-dressed men or plaster statues and place them in a window, though some appear to think that this will attract custom. But we do see, not seldom, displays of dry goods and millinery in the streets of our towns and cities which from their variety, their beauty and their tasteful arrangement are most attractive and artistic.

Furthermore, the tasteful arrangement and display of shoes in the windows of the retail stores is becoming quite general all over the country, and constitutes an important feature of the traffic. Says the *Shoe and Leather Reporter*, referring to the United States: In some country shops placards have been displayed bearing the inscription, "If you do not see what you want, ask for it." Modern ingenuity seeks to improve on this polite intimation to customers by setting before people's eyes all the kinds they can possibly require, and a good many others that they will be tempted to buy, though they are not in actual need of them. In the principal cities the varieties of shoes exhibited through the large plate-glass windows attract the attention and arrest the progress of passers by. "There are the delicate opera slipper, the satin wedding shoe, the French kid button, diminutive in size, dainty of finish and suggestive of the refinements of the drawing room. In contrast with these are the heavy shoes or boots for men's wear, of calf or buff or grain, solid and substantial, looking as if they were meant for service rather than for show, but comely and well made."

It may prove worth the while of a country dealer who has not tried it, to spend a little time placing in his window specimen wares to draw attention. He may confess his want of good taste, and that is a lack which cannot be rectified all at once, but if he has common sense, he may make an effective display. First and foremost, let the window be clean, not the glass alone but the casing. If it be not convenient to paint up afresh, it is at least possible to use soap and water. If goods are delicate in color it is not wise to expose them too long in the sun or if fine in texture it does not answer to have them frayed or dusty, therefore change the contents of the window often. Besides, people tire of seeing the same thing week after week, month after month, in show windows, and will not give a merchant credit for possessing any variety of stock. It is of course possible to ruin certain goods by exposure; but we submit that the ruin is less