

LEATHER, HIDES AND SKINS.

The tanners were in town this week, and dignified looking men they are.

There must be a rumor abroad in the land that tanners are making money. Within the last few weeks the tanneries at Richmond Hill, Aurora and Whitby have been visited by burglars.

The week has ruled rather quiet in the Chicago packer market. Holders are said to be well sold up and what firmness there is may be wholly attributed to the smallness of the stocks in salt.

Exports from Canada to the United States of hides, skins and furs during the June quarter were valued by provinces as follows: Maritime Provinces, \$7,838; Quebec, \$27,224; Ontario, \$122,857.

A Leicester, Eng., correspondent, writes: "The sales of leather are very small, and supplies of English, American and Australian tan-nages are very abundant, and prices are extremely low."

What is described as "the largest shipment of hides ever made from Ottawa" was shipped last Saturday by Messrs. Slatery & Ter-rance. They consigned 2,877 hides to Mr. John Price, of Montreal. They were sold, our informant says, at 4 5-8 cents per pound.

"We are not complaining of market quotations," said a tanner, "although they are low enough. The shading of these quotations are what we object to. It is all nonsense to lay all the blame for low values upon the eastern tanners; some of the Ontario men have been selling at prices which if continued must eventually close us all up."

After six weeks of confinement to the house, through an unfortunate driving accident, Mr. D. W. Alexander has again appeared on the street. We congratulate Mr. Alexander upon his recovery. Last week a change was made in the business premises, and Mr. Alexander's ware-house is now situated on the corner of Scott and Esplanade streets. The building was formerly occupied as a warehouse by Eby, Blain & Co., and is roomy enough to do the whole leather, hide and skin trade of Toronto.

The official figures copied from the books of the secretary of the Stockyards Company, says the *Chicago Review*, show that the slaughter of cattle for the ten months of this year is 192,835 head less than for the same period of 1893. In connection with this fact it should also be remembered that 1893 marked a decline in the kill of more than 200,000 when compared with 1892. From this it would appear safe to place the decrease of slaughter in Chicago for 1894 as compared with 1892, at 400,000 head.

INSURANCE MATTERS.

One day last week, presentation of a piece of plate in the form of an inkstand and tray, was made to Mr. Edward R. Munro, late inspec-tor of the Guarantee Company of North America, on the occasion of his leaving Montreal for Pittsburg, Pa., to enter upon his new duties as secretary of the company at that branch. Mr. Munro used to reside in Toronto, and went to Montreal about 1886.

The quarterly report of the Philadelphia Fire Insurance Patrol, says the *U. S. Review*, shows the number of fires occurring during the quarter ending with September to have been 378, causing a loss of \$177,181, as compared with 417 fires, with losses of \$168,051, during the corresponding period of 1893. The report for the first nine months of the year showed 1,224 fires, with losses of \$989,991, against 1,174 fires, with losses of \$852,150 for 1893, a very decided increase in the fire loss.

Therefore, I would say to the timorous, hesitating agent: Be not dismayed by a defeat. What is defeat? Nothing but education, nothing but the first step to something better. Fight the battle of life with courage. Here a little excess of fierceness even is far more excusable than a distrustful sluggishness. In the ringing words of glorious Will: "Be stirring as the time; be fire with fire; threaten the threat-ener; outface the brow of bragging horror; so shall inferior eyes that borrow their behaviors from the great grow great by your example and put on the dauntless spirit of resolution."—*Geo. W. Phillips*,

Incendiary fires seems to be on the increase in New York, where certain foreigners, and especially on the East side, most do con-gregate. Deputy Fire Marshal Thomas Freel got information of over six fires before the same were started, and caught the incendiaries red-handed. On Canal street the other day, with a Central Office detective, he bounced into a big tenement, ordering people out as he ran, and caught a fire bug and his accomplice, a woman, who with stolen clothing in their possession were leaving a room. The usual can of benzine and fuses leading up to it were there, and a healthy fire started. Mr. Freel has clear evidence in these cases, and has evidently proved a valuable officer.

It is now almost a quarter of a century since the Agricultural In-surance Company, of Watertown, N.Y., began insuring farm property in Canada. For many years the company did a large business in that

class of risks. However, during the last few years, and especially since he change of management took place here, the farm house branch was not pushed as formerly, the reason being that it was not found profitable. Now we learn that arrangements have been made with the London Mutual Insurance Company to carry all the existing farm risks of the Agricultural, and the policy-holders in the latter company will have their policies exchanged for those of the London Mutual. This com-pany has, as everyone knows who has had any transactions with it, always paid its claims promptly. The Agricultural will of course con-tinue to write policies in cities and towns as formerly, and its \$2,170,000 of assets will be available in the event of loss.

BOOKS RECEIVED.

TWELFTH ANNUAL REPORT, Ontario Board of Health, for he year 1893. The report of this board, of which Dr. Mac-donald, of Guelph, is chairman, and Dr. P. H. Bryce, of Toronto, secretary, contains reports on Steam Disinfection; on the Air Space and Ventilation of Buildings; the Examination of Drinking Water, which are all of interest. Also annual addresses and reports of officers, reports on special examinations and the annual reports of loca boards of health in Ontario cities, towns and villages.

REPORT OF THE SUPERINTENDENT OF INSURANCE of the Dominion of Canada, for the calendar year 1893. S. E. Dawson, Queen's Printer, Ottawa.—We are glad to have now, with the compliments of Mr. Fitzgerald, the completed volume, portions of which have been acknowledged from time to time. It consists of 573 pages, of which 448 are devoted to reports of companies, while 125 comprise the report of the superintendent, with the abstracts, &c., compiled under his direc-tion, together with legal decisions and extracts from Orders-in-Council, &c.

HISTORICAL ALBUM—The Queen's Own Rifles.—This neat book* will no doubt find many to buy it, as well as welcome it, for there are ex-members of the famous Queen's Own scattered up and down the Dominion who will be glad to know of the issue of such a book and anxious to possess a copy. The feature most generally attractive will doubtless be the portraits, of which there are about a hundred and twenty, beginning appropriately with those of Col. Durie and Col. Gillmor, after whom follow in order subsequent commanders of the bat-talion, the majors, surgeons, captains, lieutenants, winding up with an array of some twenty sergeants. An historical sketch of the origin, growth and career of the regiment is furnished by Capt. E. F. Gun-ther. He tells how the first four companies were reviewed in 1860 by the Prince of Wales in the Queen's Park; how four months and six months' frontier duty was done by three companies in 1864, during the American war; how, when Canada was worried by the pestilent Fe-nians in 1866, half the battalion went with other corps to the Niagara frontier, and left seven of its men dead and twenty wounded on the field of Ridgeway. Again, in 1877, service involving hardship and risk was done by a detachment sent to Belleville to protect railway pro-perty on the occasion of a strike of hands on the Grand Trunk Rail-way, while the half-breed rising in the Northwest, and the part our volunteers took therein, is described with soldierly brevity. The com-pilation of lists of members of companies, etc., is carefully done by Mr. H. Bruce Brough, and the book is, clearly printed on toned paper by the Brough Printing Company, limited.

CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, Nov. 8th, compared with those of the previous week:

CLEARINGS.	Nov. 8.	Nov. 1.
Montreal	\$14,196,293	\$10,180,286
Toronto	6,149,448	5,117,886
Halifax	1,295,422	1,043,426
Winnipeg	1,650,810	1,483,150
Hamilton	903,396
Total	\$24,195,369	\$17,824,748

Aggregate balances this week, \$3,921,533; last week (Hamilton not furnished) \$2,270,149.

—It is a serious thing to chill enthusiasm, or to disappoint hopes of a holiday, and yet this is what THE MONETARY TIMES has done in one case at least. By an error on page 575 of last issue, in printing the first Monday in November as the date of Labor Day, instead of, as we should have said, the first Monday in September, we disappointed one young man who called on us to complain that we had spoiled his holiday on the 5th instant.

* Illustrated Historical Album of the Second Battalion The Queen's Own Rifles of Canada, 1856-1894. Printed and published by permission of the Officers of the Regiment. Price one dollar. The Toronto News Company, Toronto.