

horses lost their lives by fire or suffocation during June.

Hagersville Council intends buying a chemical fire engine and hook and ladder wagon at a cost of \$1,500.

Sir James Henry Gibson Craig, of Edinburgh, Scotland, one of the directors of the North British and Mercantile Fire Insurance Company, is visiting Montreal. He has come to Canada, so he says, to take a general look at the fire risks, and considering the small profits derived from the Dominion, he had come to the conclusion that, especially in Montreal, the rates which were so much complained of were not at all excessive.

—It is nearly forty years since the late John Macleod built a wooden barque on Detroit River, which carried square timber from Lake Erie to Liverpool, and was followed by other craft. It is some thirty years since the "Golden Harvest" and other lake schooners or brigs of small tonnage left Lake Michigan ports, amid much booming of cannon and fluttering of flags, laden with grain for trans-Atlantic ports, which they delivered in safety, "shallow, top-heavy craft" though they were declared by Clyde and Mersey navigators to be. But now comes an iron steamer, the "Rosedale," from London, England, May 25th, and berths in Chicago on June 27th, 1888, with a general cargo, including 5,000 barrels cement. This is, we believe, the first instance in which a steamer ever brought cargo from trans-Atlantic ports to Chicago.

—Banks in the Maritime Provinces complain that Toronto banks and tradesmen charge five per cent. discount on their notes, while in the Maritime Provinces from one quarter to one half per cent. only is charged on western notes. A correspondent suggests that each bank, east and west, shall put up a percentage with the Government treasury for the purpose of guaranteeing the whole bank circulation. Discounts of the sort, he continued, will then disappear. "Or if the Customs authorities should be instructed to take notes of all solvent banks at par, that would practically ensure the passing of bank circulation all over the Dominion without discount."

—We learn that the following changes have been made in the staff of the Canadian Bank of Commerce:—Mr. Wm. Gray, latterly inspector of agencies, is promoted to the joint managership with Mr. Laird of the New York branch, and is succeeded in the inspectorship by Mr. A. H. Ireland, manager at Seaforth. Mr. W. C. J. King, formerly paying teller at the Toronto branch, becomes accountant at the Montreal branch, his place at Toronto being taken by Mr. R. G. W. Connolly. Mr. O'Grady, the accountant at Montreal, removes to Toronto as assistant inspector.

—The applications made in London for the recent Dominion loan of £4,000,000 sterling, 3 per cent. bonds, numbered 367, and amounted to £12,253,731. The tenders ranged from the minimum, which was 92½, up to 97, and the average price obtained for the loan was about £95 1s. It appears that some thirty applications, covering £7,837,500, were made at 95, but as the sum of £1,324,600 was tendered for above this figure, only about one-third of the tenderers at 95 secured an allotment.

—We are glad to observe that Antigonish, the centre of a famous farming district in eastern Nova Scotia, is entering largely into the production of cheese. The farmers supply the milk to the factories, which pool the proceeds, and the profits after sale, less two cents per pound, are divided among those who supply the raw material. Halifax traders, who handle all the product, state that the cheese produced at Antigonish is "superior to that which comes from Canada"—just as, apparently, the province is superior to the Dominion.

—A proposal to carry the Intercolonial Railway down the wharf frontage at Halifax is now being contemplated, but there is a good deal of opposition to the scheme from the wharf owners at the north end of the city. Such a plan would seem to be just what Halifax needs to have carried out, especially that portion of the city lying to the south, where extensive wharves are lying almost idle, having lost the trade which is now carried on at Richmond and the deep water terminus.

—The Canadian Savings and Loan Company has been making progress of late years and now makes a very satisfactory showing. With loans of \$1,659,000 its gross earnings on them have been about 6·7 per cent., and its net earnings \$67,200, sufficient to pay 7 per cent. dividend, swell the reserve to \$160,000 and put \$8 250 to contingent account. The Company has issued debentures to the amount of \$178,000 and its deposits are \$634,900. The number of Directors is reduced to seven.

—A reminder to medical men, apparently not unneeded, is found in the recent finding of Dr. Valade, of Ottawa, \$5 and costs, in the Police Court of that city, for neglecting to report to the health officer a case of diphtheria among his patients. There is said to be a good deal of diphtheria in that city, and complaint has been heard before now of doctors failing to report it.

—Large sales of real estate have recently taken place at Halifax, and we are told that properties in that city which have been quite unsaleable for years now go off at good prices. If a portion of the money lying idle in the Halifax Savings Bank were put into productive real estate it would yield more to the investor than the pittance it now earns through governmental handling.

—Dividend has been declared by the Bank of Nova Scotia at the annual rate of 7 per cent., and by the Merchants' Bank of Halifax at the yearly rate of 6 per cent. Both are payable on the 1st day of August next.

VICTORIA, B. C.

So many and so varied are the attractions of Victoria that it is difficult to present in one letter the whole or even the greater part of them. The city is very picturesquely situated on land gently sloping from the water's edge, and far away is seen the distant Olympian range, with here and there a snow-capped peak. To the left are the craggy mountains and hills of Vancouver Island, with here and there thickly-wooded little islands amid tiny sounds, gulfs and inlets full of islands. The city possesses a very important geographical position, both as a commercial port and as a military, or rather naval, station. And of the resources of the province the half has not been told. The mines of gold, silver, copper, &c., of this favored province leave "rich Peru with all her gold" in the shade altogether. Between 1858 and the present time

the yield of gold alone from Columbia is something like \$50,000,000 worth. Then the coal mines are probably of even more value than these; coal is found in various districts of British Columbia. I have already referred to some of them. But at the Nanaimo mines, some seventy miles off, where are those of the Vancouver Mining Co., the North and East Wellington Collieries, the daily output is probably from 1,500 to 2,000 tons a day. To these workings there is a railroad from this city. One must speak with wonderment of the large forests of giant timber, and he can scarcely believe the figures of the fish-canning industry. When the salmon season is on, the largest of the canning establishments can pack as high as one thousand cases, of forty-eight pounds each, in a single day. There are at least a dozen of these canneries, all, or for the most part, on the Fraser River. Of course, Vancouver and Westminster must be credited for a share of these industries, as well as this city. Victoria is an important naval and military station also, for if you look around you see it in whatever direction you view it. The finest and also the grandest natural harbor in the world, where the largest vessels can float with scarcely a wave to "disturb their peaceful keels," is here.

At Esquimalt, [the] naval station of British Columbia, is built, of solid masonry, the dry dock for repairing the ships belonging to the British Navy, upon one of the largest inlets of the sea imaginable. Nature could not possibly have devised a safer retreat from an enemy.

The business buildings of the city are for the most part substantial; many of them are handsome brick or stone structures, and Government street is as business-like as need be with its double row of poles for wires. The city has all the latest inventions and improvements, such as the telephone, gas, and electric lights, and a system of water works costing some \$200,000. The water is supplied from Elk Lake, seven miles away.

Among the lumber mills, W. P. Sayward's saw and lumber mills on Store street, with a new gang saw, employ 30 hands, and their cut is large, chiefly Douglas fir, with some cedar and spruce. The Queen City planing mills manufacture doors, sashes, blinds and other house gear, and employ 25 hands. There are two boot and shoe manufactories here, the Victoria and the Belmont, and the trade is growing. The labor employed is principally Chinese, and they quickly learn the use of the many machines used in this business. Some 2,600 pairs of boots and shoes are made in this establishment monthly. Mr. Heathorn has also a tannery, the only one in the vicinity of Rock Bay, and from 7,000 to 10,000 pieces, including sole, harness, and shoe leather, are manufactured yearly. Then there is the British Columbia Soap Works, Penderay & Co., proprietors, where some 3,000 lbs. of washing and various kinds of toilet soap is made weekly; the British Columbia Shirt Factory, of J. B. Pearson & Co., who have a large business with about thirty others of more or less importance, but all needful to a city like Victoria.

The Holiday Number of the *Colonist* tells us that of the total pack of 205,088 cases of salmon for 1887, no less than 131,123 cases are credited to the twelve Fraser River establishments, and five companies on the Skeena took 58,562. Employment is given at these canneries to 2,248 fishermen and 2,445 shore men. The total number of salmon caught in the year mentioned was 1,804,600. Halibut, sturgeon, herring, oolachares, and trout are caught in plenty on the coast.

The press is represented in Victoria by three papers, the *Times*, the *Colonist*, and the *Standard*. The first-named you have on your exchange list, I know, and a bright, readable paper it is. The *Colonist* is the oldest and perhaps the most widely circulated paper in the province, and you would be surprised to find such an establishment at this end of the Dominion as this paper has. They have complete printing, engraving, and lithographing works. I found several machines printing, in colors, labels for salmon cans, and I am informed that an order has been received for eight million of these labels. The *Standard*, as well as the other papers, has eloquent articles on the bereavement lately fallen on the great German Empire.

I must now, sir, bid adieu to these beautiful hills and mountains, but one word more before