Mr. Van Horne, who has seen the design and specifications, says there will be nothing finer, or more suited for its purpose in Canada.

It does not occur to one's mind that there is any connection between a thing called a "Simplicity Cloth Bath " and the bookseller's trade But this bath is a device for moistening the leaves of letter books, to secure a clean copy. The same firm, Grand & Toy, recommends the Hydrostatic Copying Press, which "is operated by being connected with the nearest water-pipe-leading to office wash-bowl." And they produce testimonials from half a dozen good firms and companies that they yield better pressure than the old style. The Oliver Twist penholder, The Bank wood and cork penholder, the Falcon file, are other late importations of this firm

# HARDWARE AND METAL TRADE NOTES.

The St. John, N. B., Sun says that a new company is being organized there for the manufacture of wire nails. It is proposed that the new factory have a capacity of 50,000 kegs per vear.

Lead, weighing 45,667 tons, and valued at £428,504, was imported during the past quarter. In 1892 the quantity was 1,000 tons less. and the value £68,000 more.-British Iron and Steel Trades Journal.

At the annual meeting of the Pictou Charcoal Iron Company, held in New Glasgow, N. S., last week, a satisfactory report was presented. The officers elected for the year are : James D. McGregor, president; A. C. Mc-Donald, secretary-treasurer : H. M. Fitzpatrick, W. B. Moore, J. B. Foster, directors.

An eight-inch vein of tin has been found in the Rainy Lake district, so says a western journal.

From a report on the production of coal in 1893, compiled by E. W. Parker, of the United States Geological Survey, it appears that the total production for the year was 179,326,612 short tons, with a valuation of \$205,256,479. The aggregate amount of anthracite shipments was 43,089,535 tons, an increase of 1,196,213 tons over 1892. About the same increase is reported for bituminous coal. The increase of both shipments took place in the first half of the year.

It is rumored that a general strike has taken place at the Joggins, N.S., mines.

A deputation was sent last week from the Hardware Association of Montreal to meet the Minister of Finance and the Honorable N. C. Wallace with reference to the proper classification of hardware for duty. It contended strongly that duties on hardware should be simplified by grouping certain articles under one heading, or, if the present system is to be maintained, that the tariff should specify every article with duty against it, so that the appraisers at the various Ports would have a uniform code to work upon.

# TOBACCO SCRAPS.

New Jersey used last year 4,500,000 lbs. of leaf tobacco in the manufacture of snuff.

The tobacco crop of Kentucky for 1893 was 201,116,315 pounds, an increase of 18,077,883 pounds over that of 1892.

The consumption of cigars, cheroots and cigarettes last year reached a grand total of 7,990,895,817. This means about one smoke per day for such a smoker.

smoked tobacco for 80 of them, is younger than the average 70 year old man in appearance and walk, and intends to smoke the balance of his days.

Wool .- Hicks promised to give his wife 10 cents for every 10 he spent for cigars. Van Pelt.-How does it work? Wool.-First rate; whenever we meet he buys me a drink and I buy him a cigar-Truth.

It is said that since the World's Fair the habit of smoking among women has increased four-fold. This is explained entirely by the visits which women made to the Midway Plaisance, where they saw the native women of the East smoking so gracefully that, an exchange believes, nine out of ten women who saw the sight went home and experimented.

The 1894 Cuban crop is now being gathered -that is the first cuttings-and the prospects are that it will be a comparatively large crop, and of fair quality, as far as present condition indicates, but a great part of the 1893 crop is yet held by dealers, and the prospects are not the brightest for the planters or dealers either.-California Grocer.

# INSURANCE MATTERS.

Under the heading " The Forester Fungus,' the London Review of 18th April says: "We think it time that the Ancient Order of Foresters made some emphatic announcement with regard to the operations of the so-called Independent Order of Foresters, which under that eminent Mohawk chief with the unpronounceable name, still succeeds in extracting from a certain number of British workingmen their hard earned pence."

The Intercolonial Railway employes have a Relief and Insurance Association, and the number insured in it is no less than 3,379. This should mean a very considerable accumulation of funds. The secretary, Mr. Paver, made a report last week, which shows three deaths in April and two cases of total disability, as follows : James Grace, retired member, Halifax, died of general debility, insured for \$250; John Driscoll, coppersmith, Moncton, died of erysipelas, insured for \$500; Stephen McCann, cleaner, Moncton, died of inflamma tion of lungs, insured for \$250. The total disability cases are those of S. W. McNeill, cleaner, and W.J Lewis, retired members, both of Moncton, who receive a first allowance of \$500 each, being insured for \$1,000 each. The assessment for the month for all purposes is \$2 in class A, \$1.20 in class B, and 80 cents in class C.

A little commotion was caused in fire underwriting circles in New York by the resignation by request of Mr. Samuel P. Blagden, manager of the American branch of the North British and Mercantile Insurance Company. There is no charge of personal mismanagement against Mr. Blagden, but the business of the company was not on a satisfactory scale, and a change was decided on.

Upon being asked if he would be in the political field at the pending election, Mr. E. F. Clarke, M.L.A., replied that he would not. He continued : "I have decided definitely. My business as president of the Excelsior Life Insurance Company necessitates my retirement, and after consultation with the interested parties, I have decided to retire from active political work."

"Increase of size in a life insurance company," says President Amzi Dodd, of the Mutual Benefit Life Insurance Company, " may or may not be good for its policy-hold-

the yearly cost of their insurance---without lessening the returns from their redundant premiums; if it does not expose the trust funds committed to the managers to more precarious or unprofitable investment; if it widens the legitimate and beneficent work of the company without disadvantage to its membership, then expansion is good, but otherwise it is not good. On the contrary, it is fraught with danger and evil."

The Home Insurance Company, of New York, has instructed its agents not to accept lines on retail clothing stocks, unless the dealer is personally known to the agent and has been engaged in business in one town for a period of not less than two years, and has so maintained himself as to secure credit and the confidence of his fellow-citizens. Stocks in branch stores and the stocks of transient traders will not be accepted by the Home under any circumstances. Agents are instructed to cancel all such risks now on their books without delay, "giving the company the benefit of the doubt in every case."

A test of two different makes of chemical fire engines was made at Waterloo, Ont., last week. The Carr Engine and the Little Giant were the rivals. The Berlin News says that both engines were effective in extinguishing fires which were composed of piles of coal oil sosked boxes.

#### ANSWERS TO ENQUIRERS.

"WANT TO KNOW," Prince Albert, asks :---Who or what are the Woodmen of the World? Are they a Yankee society, and what is the nature of their scheme?" [This society, with the somewhat puzzling title, is a Canadian Order, with its head office in London, and was incorporated last year by special Dominion Act. It is governed by cap. 124, R.S.C. 1886. The members are related as members of an assessment company to do life assurance, and their liability is unlimited. At 20th December, 1893, it had no deposit with the Government of Canada. Its certificate from Ottawa expires 31st March, 1894. Cannot say if renewed.]

C. L. J., Detroit.-We know of no such publication. Professor Mavor, of the University of Toronto, delivered a lecture on the "Relation of Political Economy to Public Charity," which was published in the Annals of the American Academy, Philadelphia, for either July or September last. It contains some valuable facts and statistics. The stories told in our March article on "Charity" are within the knowledge of the Editor.

INTER-OCEAN, Brockville.-Mr. Livingstone, of Detroit, in his "Great Lakes Problem," published in 1891 or 1892, stated that the average cost of carrying a bushel of corn from Chicago to Buffalo by lake was reduced from 15<sup>2</sup>/<sub>4</sub> cents in 1859 to 7<sup>1</sup>/<sub>4</sub> cents in 1871, and less than two cents (1.88) in 1890. You will see therefore the difference between theorizing and action in such a matter as you write abont.

# MONTREAL FRUIT SALE.

The first fruit auction of the season, at Montreal, is in progress at the moment, being the cargo of the steamship "Phœnix." There is a fair attendance of buyers from Quebec, Ottawa, Toronto, Guelph, Boston, Chicago and elsewhere, but prices are expected to rule on the low side. It is calculated that about 20 per cent. of the cargo has deteriorated A Saco, Maine, man is 90 years old, has ers. If expansion goes on without increasing through heating, and that the bulk of the fruit