

FOR GROCERS AND PROVISION DEALERS.

The annual meeting of the Montreal Wholesale Grocers' Association was held on the 18th inst. The following grocers compose the board of management for the year 1896: Mr. Chas. Chaput, president; Mr. George A. Childs, vice-president; Mr. Albert Herbert, treasurer. Directors—Messrs. J. E. Quintal, H. Laporte and G. E. Forbes. The board of arbitrators elected was composed of Messrs. H. H. F. Hughes, S. J. Carter, E. Villeneuve, L. A. Talmosse and P. Grace.

London bakers are cutting prices and sell bread at 4 cents a two pound loaf.

The steamer "Duart Castle" arrived in St. John on the 20th inst. from Demerara, West Indies, and Bermuda, with a large cargo. The bulk of it is sugar and rum for Halifax, viz., 9,028 bags sugar, 54 pkgs. rum.

Mr. R. J. Leslie, lobster packer, interested in some fifteen factories in Nova Scotia and the Magdalen Islands, sailed from Halifax last week to study the market requirements abroad. If Canadian exporters would as a body seek knowledge as to the wants of trade in foreign centres, there would likely be less occasion for complaints of dull trade. Too often does the producer seek to mould the consumer's taste to his product, rather than attempt the easier task of making the product to suit the consumptive demand.

A contemporary in Eastern Ontario repeats the complaint of a father that grocers and other merchants sell tobacco indiscriminately to minors. It may not be amiss to remind dealers that there is a law to control this.

The partial failure of the wheat crop in Australia may lead to an exportation of Manitoba wheat to the British possessions in the Antipodes. Advices have been received at Ottawa which indicate that the harvest soon to be reaped in Victoria is expected to prove the lightest in the history of that colony. In many instances the farmers will not recover their seed, and government assistance may be required to ensure next year's crop.

IN THE DRY GOODS STORE.

The prices of tweeds, cheviots, presidents and reversibles in Leeds are 5 to 7½ per cent. in advance of last year's values.

Silk goods were imported into Canada during November to the value of \$124,593, while \$36,317 worth of raw silk was brought into this country.

During the month of November Canadian imports of woollen goods were valued as follows: clothing, \$38,722; cloths, worsteds, coatings, etc., \$98,205; dress goods, \$90,734; yarns, \$9,244. Imports of shawls were valued at \$2,378, and carpets, Brussels and tapestry, at \$14,931. Knitted goods to the value of \$17,687 were imported.

All the manufacturers of ribbon, and stuffs at Elberfeld, Westphalia, are so fully engaged that they find their only difficulty to be how to satisfy all pressing calls for delivery. They attribute the present reticence of buyers to a slight recession of values in the leading Italian and French raw silk markets, but they do not believe that the dulness will be of a permanent nature. They note that the decline of perhaps four to five per cent. in silk from the highest point two months ago, is not so much a fall of sellers' prices as of bids by buyers.

Embroiderers at Lyons have not sufficient capacity to cope with their orders for goods.

There are not many buyers from Canada now in the textile centres of Great Britain. Most of the Canadian dry goods merchants have returned westward to spend the holiday season at home. As a consequence, the orders placed abroad on Canadian account at present are rather small.

The largest departmental store in Toronto, notwithstanding the rush of holiday business, closes at 6 p.m. every day. The employes will appreciate early closing at this season of the year, and the firm, even from the standpoint of profits, may, perhaps, have no reason to regret it.

It is said that two dry goods firms in Brandon, Man., Messrs. White Bros. and T. R. Strowe, are to be united in the formation of a departmental store. The union is expected to take place in February next.

During November imports of raw cotton into Canada were valued at \$488,905. Imports of cotton goods were as follows: Bleached and unbleached cottons, \$116,822; clothing, \$21,093; thread (not on spool), yarn, warp, etc., \$25,828; thread on spool, \$32,271.

The Dominion Woollen Manufacturing Co., of Montreal, with a capital of \$300,000, is applying for incorporation.

For the spring of 1896 indications point to shorter capes and

jackets. In Berlin capes are being made 20 inches in length and jackets 24 inches, while for the English trade jackets are being made of 21 to 22½ inches in length.

The C.P.R. steamship "Empress of India" carried 325 tons of raw silk and silk goods to Victoria, B.C., on her last trip.

MUNICIPAL MEMORANDA.

The Finance Committee of the Montreal City Council agreed last week to renew for six months the temporary loan made by the city. It expires on December 29th, and will be renewed at the same rate, 3½ per cent.

Inside the past ten years Napanee has reduced her debt by about \$21,000.

One of the subjects to be discussed in the county council of Beauharnois last week was the incorporation of Bellerive. Several Valleyfield citizens were in attendance.

The Smith's Falls council at its last meeting decided to consolidate their debt and extend the payment over a period of forty years. The debt amounts to \$73,000.

W. H. McEvoy, of Amherstburg, Ont., has applied to the councils of Anderson and Malden townships for franchise to extend his electric lighting system to these municipalities.

A warning to municipal officers is to be found in the fact that a few days ago Judge Savary gave judgment in the case of Thomas v. the Town of Annapolis, of \$300 and costs, for damages sustained by plaintiff in falling into a sewer at night.

Municipal works are not often completed for less than the estimates, but we learn that the cost of the late water works extension at Tilbury Centre will be over \$600 below the estimate of \$3,500, which was voted upon and authorized by a large majority of votes.

At Nanaimo, British Columbia, a week or two ago, Ald. Davison's water works purchase by-law was defeated in committee. But probably next year a more progressive council will be elected to deal with the matter.

The judgment disqualifying ex-Mayor Aubry, of Hull, from public office for life and fining him \$994, has been confirmed by the Court of Appeal in Montreal. He undertook to make money out of his position.

INSURANCE MATTERS.

Mr. Walter R. Nichols, the principal assistant of Mr. C. C. Hine in the editorship of the *Monitor*, is 54 years old, and has been connected with that journal since 1868; editor of the *Insurance Journal* since 1874; and actuary of the Industrial Insurance of New York, as well as author of several important works. Mr. Nichols studied law with Judge Bradley. He is one of the best writers on insurance topics in this country, and one of the best informed men.

There seems to be a well settled opinion, although a fallacious one, that the insurance of the lives of children under 10 years old is a constant temptation to murder. We only state the well-known fact that mortality among children who are insured is less than that among the population as a whole. Considering the number of insurants of this kind, the percentage of murders in comparison with insurants among that of adults is surprisingly small. —*Ins. Register*.

The manager of the Canada Life for Illinois, Chas. F. Bullen, is organizing his department and expects soon after January 1st to have a good corps of agents throughout the State. The Canada Life is now admitted to do business in Michigan, Minnesota, Illinois and Ohio.

It is announced from St. Paul that A. W. Murton, for some time past representing the Canada Life as field man, has been appointed by the Germania Life to succeed M. J. Doyle as its agent at St. Paul.

The Penn Mutual is distributing a little story, "Butterflies vs. Life Insurance," which was told about Eugene Field, the Chicago poet, who, instead of paying his premium, bought a rare collection of butterflies and lapsed his policy just a short time before his death. It is a very pathetic and pointed story, the moral being that however much, and properly, we may enjoy the beautiful, there are times when what is aesthetic must be postponed to that which is of practical necessity.

Two of the Workmen meet one another, and the following conversation takes place:

Old Fellow—"I've been in the Order a long time, and now they want to make me pay more when I'm getting old and feeble; why?"

Young Blood—"You're no good. You only hamper the Order. Better lapse."

Old Fellow—"And they let you boys in for less than you've been paying; why?"

Young Blood—"Don't ask too many questions. The less old folks