

## SAN FRANCISCO COAL TRADE.

J. W. Harrison, reports July 29, as follows: During the week there have been the following arrivals:—From the Coast mines, 25,927 tons, from foreign sources 9,819 tons. No changes of any moment are to be recorded this week, sales are up to the average for the current week, but collections are hard to make. Fuel is an article of absolute necessity to make the wheel to turn and the pot to boil, hence hard times cut but a small figure in regulating coal consumption. We have had free arrivals this week, but every cargo at hand had been sold by the shippers prior to arrival either direct to consumers, or to the wholesale dealers. Changes are being generally made in values at varied foreign loading ports in Australia after August 1st, and cables were received yesterday morning marking up Cardiff coals 1s. 6d. per ton at the pit, occasioned by the impending labor troubles, and Liverpool steam coals are not procurable from the same cause. These sudden fluctuations upset all calculations, and make our jobbers somewhat chary about making figures on future deliveries. This mundane sphere is all topsy turvy, out of plumb for the moment, if we could all take a rest and do nothing for three months at least, or until our financial nervous system is righted, we would all be bettered.

## STORIES OF BANKING.

Lyman J. Gage, president of the First National Bank of Chicago, tells the following interesting tales:—

"I recently heard," said Mr. Gage, "of a banker in Wisconsin, a man of iron firmness, who, hearing of bank troubles in many local cities, determined that he would not lend a dollar, but would collect every claim due him. He enjoyed the entire confidence of the community, being a man of undoubted responsibility. Soon after the banker had determined upon this policy, a man of substance applied to him for a loan of \$100. The banker refused roughly, on the ground that he could not spare the money. The would-be borrower, from whose mind the illusion had not yet been dissipated that a bank was a fountain from which wealth flowed, was shocked and pained. He went out among other members of the community expressing his grief that his banker was in such a distressed situation. Certain depositors put their own construction upon the meaning of all this. Within a week the banker himself was an humble borrower in Chicago, having paid in hard cash 25 per cent. of his liabilities to the community which had lost faith in him.

Mr. Gage then told a story of another kind in pleasant contrast. "After the panic of 1873," he said, "I visited a not distant town of moderate size, and the most important merchant of the place gave me this. 'For a week or ten days during the panic, business here came to a standstill. We did absolutely nothing. One day we received a \$100 bill by express from a distant town, with directions to credit it upon the open account of the sender. We looked at the \$100 bill with

interest and curiosity. After conferring together we concluded to send it to Mr. A., to whom we owed a small amount, knowing that he was in need. About 3 o'clock in the afternoon a wagon-maker in the village came into our office with a broad smile on his face, and said: 'I am glad to pay you \$100 on account. It is the first money I have seen in a good while.' We took the money and discovered it to be the same note we had received by express in the morning. We asked him where he got it, expecting he would reply that he received it from Mr. A., to whom we paid it. He told us he had received it from Mr. B. We then followed the history of the note back and found that it had liquidated six other debts of \$100 each during the day, and in the afternoon it had come back to us liquidating another debt of \$100. We still had the note for fresh operations the next day.'

## HINTS ABOUT DRESS SILKS.

Primrose striped with pale green is a favorite in the latest gauzes.

A real Paris novelty is the new silk woven in puffed stripes alternating with flat stripes.

A new heavy silk fabric for walking gowns, in plain and glace, is known as the "England."

Among the more recently introduced novelties is a variety of honeycomb and basket weaves.

Black satins are seeded with tiny silk spots, and black silk, striped with fine lines of pale blue, attracts attention.

A changeable satin may be combined with mervilleux, in shaded effect, figured with tiny stars in gold applique satin.

Satin finished *peau de soie*, in two changeable colors, as green and old rose, mauve and Nile, etc., is very effective in combination.

Extra widths in silk goods will be called for to make the new bell skirt. Felix is having special fabrics manufactured for this purpose, and the extra widths will certainly be called for.

Silks in changeable ombre or other fancy effects are striped with heavy lines of satin or crossed in quadrille effects, while glace, changeable satins show a stripe of white brocade and all over figures of a color.

The corduroy silks, in various oriental striped effects, and in rich and striking combinations of contrasting colors, are among the real novelties in the dress goods department. Green, gold and roses are favorite colors.

Black satin duchesse and bengaline are looked upon as standard. A charming "harlequin" bengaline shows old rose, ecru, blue, green, yellow and tan in alternate cords; then one of rosewood brown, and then comes a repetition of "harlequin" stripes.

A heavy, glossy satin, figured with little set figures in plain silk which appear to be sunk in the satin surface and display three or four colors on a black or dark marine ground, has been named "Vitruvian." It is especially effective when used in combination with black satin.

Some magnificent brocades show a shot

or changeable ground, having lace effects in a spray, serpentine stripe, set or wavy design, taken from a bit of old lace, while figured empire brocades usually show flowers, leaves and stems scattered sparingly over rich satin grounds.

## COMMERCIAL SUMMARY.

An experimental shipment of cattle and sheep took place recently from Montreal to St. John's, Nfld.

The Montreal Exposition Company will introduce a new feature at their coming fair, having arranged to have illustrated lectures given in the historical building historical picturesque and agricultural.

An important meeting of the Quebec Board of Trade was held recently to study the cause of the decrease of shipping at that port, and measures to protect ships and their crews from crimping and other abuses, were adopted.

It is reported that Henry Charles Aiken, a private banker in Tottenham, who left in August, 1892, after uttering forged paper, principally on the Bank of Hamilton, for \$30,000, is about to return to Canada and surrender himself.

Merchants are cautioned to look out for counterfeit half dollars bearing the date of 1871 and very light in weight, which are now in circulation. As far as ring and finish are concerned, the counterfeit is said to be a very good imitation and will very easily escape detection.

Canadian trade with Germany is increasing rapidly. Thus the exports to that country from the Dominion have risen in value from \$142,749 in 1889 to \$842,312 in 1892, while the imports from Germany have increased in the same period from \$3,602,570 to \$5,583,530.

Statistics just prepared show the value of the fishery yield of Canada of the past year to be \$18,041,171, a decrease of \$30,007 as compared with the previous year. In connection with the *modus vivendi*, 108 licenses were issued, as compared with 36 in 1883. The yield of the fisheries in 1892 was more than four times greater than in 1869.

A large deputation of Montreal pedlars have waited upon the City Council of that city, with a petition against the cost of their licences. They asked that a man on foot, instead of being charged \$40 per annum, as at present, should only pay \$10. A pedlar with a hand cart, who now pays \$30, would then pay \$15. One with a horse and wagon, now paying \$100, they ask to have reduced to \$30. It was promised them that the matter would be brought up at the next meeting, when a notice of motion would be given to amend the by-law.

A recent report from Vienna says: In the Austro-Hungarian monarchy, harvesting has commenced under the most favorable conditions, and, as reported so far, materially better results are expected than anticipated up till now. The weather has been very beneficial for the quality and condition, so that the high natural weight may in some degree compensate for deficient quantity. This is especially the case with wheat, samples of which confirm this opinion; but there are also very good prospects as to the quality of barley, which will secure the export of this article.