

Easy payments in life insurance is a matter of great moment to a large class. Life insurance is becoming more and more of vital importance to families, and especially with the thousands of young men and women engaged in various trades. To carry a policy in a well-established old line insurance company means paying at one time more than the average salesman or saleslady can afford, and yet neither he nor she can afford to be without some provision for those depending upon them. Hence the need of a division of premium payments.

SHOE AND LEATHER SCRAPS.

Boot and shoe trade advertisements are worded very peculiarly. Below are a few specimens that have lately appeared in the *Northampton Daily Reporter*:

Wanted, a good hand stabber; also a girl to finish off.

Wanted, a girl for socking.

Wanted, active youth who can cut legs.

Wanted, a good skiver.

Hand closers wanted; full, constant work.

Wanted, hand sewn men, 5s. per pair, $\frac{1}{2}$ -edge.

Wanted, leg cutter.

Wanted, a sharp lad to punch an eyelet.

Wanted, good eccentric cutting press cheap.

Wanted, competent crup shavers; none others need apply.

Wanted, a competent pressman, used to looking up.

First-class man in rough stuffs, one used to sorting up.

Wanted, a good table carrier.

In men's shoes cloth tops will be popular in the States, and vestings will furnish most of the cloth. Everything is to be on the flat sole order, long and narrow.

The outlook for white canvas goods is bright, and the streets next season will be generously sprinkled with these arrivals from the seashore, says the *Review of Chicago*.

"I have secured a new man to work on uppers," observed the foreman of a shoe factory.

"That's good," replied the proprietor; "it is not often the employers get the upper hand."—*Smith Gray's Monthly*.

According to the latest issue of the *Shoe and Leather Reporter* the prices both of shoes and leather are steady. "Hides are plentiful, and so are the tanneries to work them in, and the shoe factories to use up the leather that is produced. The competition in the business in all its branches is so keen that the profits, at best, are light, and the ranks are so overcrowded that some are forced to drop out, and others go out because they see so little use in remaining. Those who stay have all they can do to keep up with the procession. The tanners, while they can produce goods at less expense than they used to, still realize that they must buy hides at reasonable rates, and make good use of them after they are bought."

Never send away for anything that you can get just as good and as cheap at home. Help your neighbor. The man who comes to a town for the sole purpose of making money out of its inhabitants, and spends his money somewhere else, is a mean, little-souled ingrate. Spend your money with the people of your town. Patronize your merchants or mechanics, and don't get the idea into your head that a thing is better because it comes from a distance.

When a man resolves to be good and

patient, says the *Atcheson Globe*, the next pair of shoes he buys are sure to pinch him.

Here is an instance of plain logic and simple arithmetic: Shoe-dealer: Shoes should not be worn right along, ma'am. They should be given a chance to get back their shape. Buy two pairs, ma'am, and wear one pair one day and the other the next. Fair Customer: Will shoes last longer that way? Dealer (with confidence): Yes, indeed, ma'am—twice as long.—*New York Weekly*.

Makers of elastic webbing are now giving a guarantee that it will last two years. Is anybody going to guarantee the guarantors?

There was exported from Boston to Great Britain, last week, 250 cases of boots and shoes.

Heavy-soled shoes are the ones for ease and comfort, says our Chicago contemporary. If you do not believe it ask the park policemen. They walk many miles each day, and they dress their feet for comfort.

The Swedish shoemakers have invented a swing that is designed to be placed immediately under the heel, inside the shoe, in order to give elasticity to the step and make walking more easy. The spring is attached to one end of a thin strip of metal, the other end of which is screwed to the sole of the shoe.

Narrow shoes should be worn only by narrow feet. A man who would not hesitate to crowd his toes into a toothpick shoe, would never think of trying to compress his seven and three-quarter head into a seven and one-eighth hat.

It is proposed to organize a dining club among the salesmen in the shoe and leather trade of Boston. These gentlemen feel that there is something more homelike in the way of a dining club than in a public restaurant, and in cases where gentlemen engaged in a similar trade can come together and dine in a social way, it is more pleasant than the everyday restaurant life.

Many of the calendars of to-day seem to be intended more for ornament than use. Those who prefer something of the sort principally to please the eye, will certainly admire the "Belle of the Ball," who has tripped gracefully out from the office of Seguin, Lalime & Co., manufacturers of boots and shoes, at St. Hyacinthe, Que.

MONTREAL CLEARING-HOUSE.

Clearings and Balances for week ending 24th Dec., 1891, were as under:

	Clearings.	Balances.
Dec. 18.....	\$2,090,885	\$241,094
" 19.....	1,818,619	177,292
" 21.....	1,503,831	227,956
" 22.....	1,880,711	256,623
" 23.....	1,763,346	191,315
" 24.....	1,713,633	210,689
Total	\$10,771,025	\$1,304,969

Cor. week 1889	\$6,887,917	\$847,280
Cor. week 1890	7,873,924	923,972

TORONTO CLEARING-HOUSE.

Clearings and Balances of this clearing-house (of which the Bank of Toronto is not a member) for the week ended 24th Dec., 1891, are as under:—

	Clearings.	Balances.
Dec. 18.....	\$1,308,294	\$197,032
" 19.....	1,293,020	147,436
" 21.....	836,487	54,564
" 22.....	1,301,761	183,955
" 23.....	1,319,978	145,031
Total	\$6,059,540	\$728,018

HALIFAX CLEARING HOUSE.

Bank clearings for week ending Dec. 19th, 1891, were as follows:

Monday, Dec. 14	\$147,259 60
Tuesday, " 15	192,438 54
Wednesday " 16	212,472 81
Thursday " 17	201,642 67
Friday, " 18	219,196 19
Saturday, " 19	181,009 63
Total	\$1,154,019 44

—Advance sheets of the annual circular of Messrs. J. Bell Forsyth & Co., respecting the Quebec timber trade, have been obtained by the *Chronicle*, of that city. In reviewing the season the circular remarks that in the spring of 1891, the markets in Great Britain were depressed, and in many ports the stocks carried were heavy, caused in a great measure by strikes, and stringency of the money market. Freights opened at 18s. for timber, and 42s. for deals. The closing prices were 25s. for timber and 65s. for deals. The figures relating to arrivals appear to refer to the total inward and outward trade of the city, and not to the timber trade only. "There has been a considerable falling off in arrivals from sea this year, but that was a foregone conclusion." We had, says the report, 313 ocean steamers, 623,858 tons, against 341 steamers, 642,874 tons last season, and only 251 sailing vessels, 233,327 tons, as against 381 vessels, 320,093 tons, in 1890, a considerable falling off, surely. From the Lower Provinces there is a marked increase of arrivals.

—Says the *New York Commercial Bulletin* of Monday last: "Our silver currency is finding its way across the Canadian border in such large amounts that the Dominion banks are beginning to consider whether they shall not subject it to a discount more or less proportioned to its bullion value. The wonder is that such action has not been taken earlier, as a matter of sound banking principle, if for no other reason. The fact, however, that the United States silver dollar held in Canada is so near home, where it circulates at par, can hardly admit of any important discount from its face value. It can always be used in payment of debts of Canadians to persons in the United States, and a discount of 1 or 2 per cent. would always create a demand for it for that purpose."

—Apropos of the question of American silver, its circulation and that of United States bills in Canada, it may be of interest to note that in addition to the ordinary "greenback," which has distinct characteristics, there is the silver certificate, under the Act of 1878, a bill which bears upon its face the following words: "This certifies that there have been deposited in the treasury of the United States, ten silver dollars, payable to the bearer on demand."

Then there is the new note, issued under the Legal Tender Act of the United States, dated 14th July, 1890. This says, on its face:

"The United States of America will pay twenty dollars to bearer in coin." And on the back: "This note is a legal tender at its face value, in payment of all debts, public and private, except when otherwise expressly stipulated in the contract."

—The British America Assurance Company declares a dividend of three and a half per cent. for the current half-year.

—A half-yearly dividend of five per cent is declared by the Land Security Company of Toronto.