

The sheep of Ontario are Cotswold, Leicester, Lincoln, Oxforddown, Shropshire and Southdown; while those of the North-West Territories are of the Montana class. With direct communication with Australia, we are in a position to easily replace the wools exported to the United States. Raw material is abundant. There are Canadian woolen mills that can manufacture blankets, coarse and medium fine tweeds, underclothing and hosiery as good in quality, and at as low value, as any country in the world. What is needed to place the industry on a firm basis is practical encouragement by the trade and consumers.

Our Montreal market report of to-day states that the woolen manufacturing industry is in an unsatisfactory condition, and instances the case of a factory company in that city making tweeds and fine worsteds, which is going into liquidation, finding it impossible to make profit by reason of excessive competition and the results of the dating-ahead system of credit. And there are other woolen-making concerns which have found the year 1896 an unprofitable one. The restoration of prices and of terms to a normal basis rests with themselves, but our makers of fine woollens are entitled to some consideration for their efforts to produce in Canada the finer classes of woolen product.

GOLD SHIPMENTS TO NEW YORK.

The shipments of gold to the United States have now ceased for the season, and it may be worth while to print a list of the principal importers of gold in New York, with amounts. The total for the season comes to \$72,000,000, out of which sixteen firms or institutions, whose names follow, have received over \$70,000,000. About ten millions was handled by three Canadian banks, the British, the Montreal, and the Nova Scotia:

Lazard Freres	\$21,800,000
Californian shipments	7,000,000
Bank British North America	6,375,000
Heidelberg, Ickelheimer & Co	6,350,000
Kidder, Peabody & Co	3,680,000
Ladenburg, Thalman & Co	3,150,000
Muller, Schall & Co	3,100,000
Kuhn, Loeb & Co	3,000,000
Bank of Montreal	2,500,000
Speyer & Co	2,500,000
W. H. Crossman & Co	2,500,000
L. Von Hoffmann & Co	2,275,000
City National Bank, New York	1,579,529
First National Bank, Chicago	1,500,000
J. W. Seligman & Co	1,300,000
Edison & Co., Chicago	1,200,000
Bank of Nova Scotia	1,000,000

ACCIDENTAL INJURIES.

When you ask a man to take out an accident policy, he will tell you that his business is not an extra hazardous one, and that he really is not exposed to much risk of accident, therefore pray excuse him. When you suggest an accident policy to another man *who is* exposed more than usually, he will tell you that he is very careful, also that he is very athletic and alert, and that his bones are not brittle; hence, what might disable another man, would be but a trifling bruise or sprain to him. A little of the harsh experience that everyday life supplies will convert these self-confident men into prompt customers of the nearest accident office. We have seen this more than once. And in the latest issue of the *Insurance Spectator*, of London, we find illustrations of the unexpected nature—the arbitrary nature, if you will—of happenings for which one is not prepared. Thus Mr. F. Bennett, lately the manager of the Junior Carlton Club, London, lost his life simply through a sudden faintness which seized him when hurrying to the Canterbury railway station, causing him to fall and thus fracture his skull. Mr. Miller, of Perth, N.B., himself an accident company manager, writes

that he has for years tried to preach the doctrine that accidents are by no means confined to those persons who follow the more hazardous occupations, but as frequently happen to those who follow professional and mercantile pursuits. And in August last he was completely disabled with a compound fracture of the jaw and severe laceration, through being struck by a falling oak tree which he was assisting to take down in the grounds of his residence. Still another instance, Mr. Wharram, a Lincolnshire brewer, riding on his bicycle through the village of Laceby, tried to get out of the way of some children who were playing in the road, was thrown from his machine, slightly injuring his forehead and the top of his nose. He was able to ride home, however, and it was generally thought would be all right in a few days. Lockjaw, however, set in, and death ensued. The injuries were slight, but, according to the medical evidence, the earth on which he fell contained bacilli possessing the peculiar property of bringing about the disease which led to this fatal result. Mr. Wharram was insured in a London company which admitted a claim for £1,000. Almost any office can supply instances of curious forms of accident that emphasize the wisdom of covering such risks by an accident policy.

—Sir Donald Smith, in his capacity as Canadian Commissioner in London, is doing noble work for Canada in the British Islands. On one day he tells the Tyneside Geographical Society about Canada's banking system; on another he gives his views on Canadian cattle to the Newcastle Farmers' Club. We also find him contributing an article to the *Canadian Gazette*, London, England, of 3rd December, on the attractions offered by this country to British emigrants. Sir Donald tells very plainly that Canada wants more people, but what she does not want in the way of immigration is the class known as ne'er-do-wells, of whom we have already received our share. He adds: "In a new country there must necessarily be more openings for the young and energetic than in the older ones, but it must be borne in mind that the same qualities are necessary for success there as elsewhere. A capacity for hard work, energy, and enterprise, will make themselves felt anywhere, but nowhere so rapidly, and with such great results, as in a country like the Dominion."

THE TARIFF COMMISSION IN MONTREAL.

The sitting of the Tariff Commission in Montreal has been arranged for Wednesday, Thursday and Friday of this week, possibly also part of Saturday, and the Commissioners have requested the different persons or bodies intending to be represented at the sitting to be brief in the statement of their views, and if possible to have them formulated in written or printed memorandums. It was pointed out at a meeting on Monday last of the Council of the Montreal Board of Trade, that the three days allotted for the sitting would be fully occupied by the presentation of the views of those whose appearance is already provided for, and yet there are some 30 persons additional who are anxious to be heard. The Commissioners will therefore be asked to extend their stay.

Wednesday's first business was arranged to be the reception of a deputation of farmers, intent on exploiting the tobacco-growing industry. The metal and hardware, shoe and leather-board men, were heard from; also representatives of the cement, belting and feather people, and the wholesale dry goods, wire and straw, roofing and felt interests. On Thursday the manufacturers seen were to be from the following industries: Paints and oils, cigar makers, pork and beef packers, canned meats manufacturers, wholesale druggists, wall paper and corset makers, bridge builders and fruit importers. On Friday the jewelry, soap and olive-oil manufacturers, carpet dealers, Consumers' Cordage Company, wholesale grocers, tea importers, dealers in sugar and molasses, grain and seed dealers, and representatives of the cotton, milling, lumbering and woolen industries have to be interviewed.

A session has been arranged for Saturday morning, when the drain-pipe and crockery manufacturers, the *Chambre de Commerce*