

£5 fine, the magistrate considering that there had been no intention on the part of the defendants to deceive, and the *News* says that there was no wish on the part of the authorities to stop its sale. All that was required was that the seller should affix a label to the article showing that it was not butter but butterine. It was sold at the rate of 11d. a pound, under the name of "Dutch butter."

—According to official returns published Nov. 15, the value of French importations during the first ten months of the present year amounted to 3,189,000,000 francs against 2,920,000,000 for the corresponding period of 1875. The increase occurred chiefly in alimentary products, which amounted to 745,000,000, against 598,000,000 in 1875; raw material for manufacturing purposes 1,873,000,000 against 1,800,000,000 in 1875, and manufactured articles 407,000,000 francs, against 382,000,000 for the same period last year. The exportations amounted to 2,907,000,000 francs, against 3,207,000,000 in the first ten months of 1875. The decrease comprised manufactured articles, 1,655,000,000 francs compared with 1,797,000,000 in 1875, and raw material, 1,822,000,000 francs, against 1,240,000,000 in the same period last year.

—Mr. Arnold, a famous New York dairyman gives the following characteristics of properly ripened cheese: "Well-ripened cheese has no elasticity when pressed with the finger; it feels as if breaking under the pressure, and the dent remains; it has a salvy, oily appearance when worked between the thumb and finger and melts on the tongue like a ripe pear; the cut surface remains soft and oily for a long time, not readily drying up. Unripe cheese, on the contrary, is elastic when pressed, hard or tough when worked between the thumb and finger; soon dries and cracks when exposed to the air; when tasted by the tongue is found deficient in fat, and does not dissolve readily."

—The Nashville Life Insurance Company has withdrawn from the insurance field, and has reinsured its risks in the Globe Mutual Life Insurance Company of this city. The Nashville has been two decades in business, having been organized in 1857; but its risks were not of a volume to make it remunerative. The policyholders are fully protected, the directors having provided for their security at great personal pecuniary loss, and of course that proverbial item called "brokerage" usual on such occasions, was not accepted by the transferring party.—*Insurance & R. E. Journal*.

—An ingenious device for preventing the formation of smoke in fires under boilers has been patented in England. The plan is to bore just above the fire door of the boiler, a couple of circular holes of about 2½ inches diameter, and then insert two pipes, which run at the top of the furnace for about one-third or half its distance. A small pipe connected with the boiler drives a jet of steam into each of the pipes, which thus creates two strong draughts of air. This air is rarified by the steam, and is driven right into the centre of the flame and smoke from the furnace, thus precipitating the carbon and preventing its escape in those dense clouds which are so offensive in large cities. It is said to accomplish the results desired.—*N. W. Timberman*.

—A case, well worthy of note, is recorded by

the *Pictou* papers: "Two brothers named Miller carried on a tannery in that town some twenty years ago, but failed. In the settlement entered into, some of the employees in their establishment failed to obtain their share of the proceeds of the estate, some of their claims reaching hundreds of dollars. The Messrs. Miller soon after left Pictou and engaged in business in the Province of Quebec, the manufacture of tanning from hemlock bark being one of the branches of their business there. Fortunately, in this venture they succeeded and acquired more or less wealth, and, as soon as their means allowed them to do it, one of the brothers, James Miller, revisited Pictou and liquidated the whole of these claims, long past collection, leaving none unpaid." In these days of commercial fraud and deception, especially with regard to bankruptcy, it is refreshing to know there are at least some men who combine debts of trade with debts of honor.

CINCOX.—Very few people but prefer their coffee with a little of that more bitter but harmless addition of chicory. This is in the Eastern States a weed in the meadows, pastures, and by the roadsides as common as thistles, and when the seed is gathered and sown in the garden-beds and cared for as is the beet, carrot or parsnip, it grows to a root of considerable size, and yields about the same amount to the acre that the carrot or parsnip does. This root is then cleaned, sliced and dried and ground, and then very much resembles coffee. We annually import some \$200,000 worth of this article from Germany or England, when the money thus expended could be saved to our farmers and gardeners. If once raised at home the cost of it would be much less than now, and, while not costing over five cents a pound, would be much more largely substituted for coffee.—*St. Louis Journal of Commerce*.

SMALL UNPAID ACCOUNTS.—One of the greatest difficulties which the business man has to encounter in the prosecution of his affairs is the multiplicity of small unpaid accounts, all originating in the abuse of the unfortunate credit system that obtains in this country. It would be all very well if, upon demand, these petty dues were satisfied, but, unfortunately, this is not only not the case, but the very people who can best afford to regulate such matters are very often the least inclined to do so. The excuse that will prevail during such an exceptional season as the present in regard to business, does not affect them, as they are independent of the vicissitudes to which their less fortunate brethren are exposed. Yet it is not the less a fact that the debtors, the hardest to be compelled to liquidate their trifling indebtedness, are to be found in that class of our population who affect a certain style and superiority over the common herd, and should, consequently, come to the requisite mark in advance of the others. It is unnecessary to say that there should be an end to this, and that people should be rated at their proper level.—*Ex*.

—The *Mark Lane Express*, dated Nov. 27th, in its weekly review of the British corn trade, says: "The seedling wheat plant, in consequence of so far favorable weather, still preserves a healthy appearance. There has been no further spread of the potatoe disease in

Ireland. The crop, though doubtless suffering from blight in some districts, has not, on the whole, been affected to any alarming extent. The present aspect of trade appears sufficiently strong to justify farmers in holding back wheat as long as possible. A continuance of the meagre supplies of home grown grain, both in London and country markets, indicates expectation of an advance. English wheat on Saturday advanced a shilling to two shillings per quarter at a majority of provincial markets, but growers showed little inclination on part even at that improvement, while in Mark Lane the few samples offering on Monday fetched fully previous prices. The local trade, during the temporary lull in political affairs, has regained its natural balance, a healthy tone prevailing, although business has not been brisk. This, however, can scarcely be expected when imports are being daily added to by the numerous arrivals from ports which are ice-bound during the Winter. The week's imports have been thus swollen by numerous arrivals of Russian wheat, while the quantity on passage has also increased, there being now about 2,000,000 quarters afloat. Shipments from California account for this increase. The supply from all other usual sources shows a diminution compared with the corresponding period last year. The enormous crop on the Pacific slope has been the single great exception to the general rule of a short harvest. If the United Kingdom is its ultimate destination, apprehensions as to future prices might be justly entertained. The Continental demand may relieve us of a considerable quantity. Maize in London has recovered its late depression, an advance of about sixpence having been realized on account of the Continental demand. Several cargoes off the coast have been taken for Continental ports, especially Bremen, at higher prices than United Kingdom buyers were at first willing to pay, although they subsequently had to allow the advance. There have been few arrivals of wheat cargoes at ports of call, and a limited business at firm prices.

LONDON, Nov. 28.—One million dollars in American eagles were withdrawn from Bank yesterday for shipment to New York.

PLATE GLASS INSURANCE.

A wholesome process of "weeding out" is at present going on amongst the weaker savings banks, fire and life insurance companies—and we may now add to the list, plate glass "associations." Nobody has more reason to be gratified at this state of things than the officers and stockholders of such institutions as are doing an honest and legitimate business. And no department of insurance has had more damage done to it by the operations of unsound companies than that of plate glass. Compared with fire and life insurance, that of plate glass is quite a modern institution, simply because plate glass itself is a newer thing than either human life or house property.

For many years this country was wholly dependent on Europe for its supply of plate glass, and the great cost of the imported article debarred its general use here until long after its universal adoption in Great Britain, France and Germany. A natural consequence of this was that plate glass insurance com-