

THE Newcastle, N.B. agent of the Bank of Montreal, Mr Roderick McKenzie, who is leaving that place, was last week presented, by a number of the citizens, with an address and a tasteful clock and side ornaments. "He leaves Miramichi, says the *St John Globe*, with the best wishes of the entire community."

—A suit against the directors of the Northern Pacific Railway personally has been brought, complaining that \$18,000,000 of stock has been illegally issued and that a scrip dividend stands on no better footing. Certain evidence once given by President Villard regarding the eighteen millions of stocks is now turned against himself, in the proceedings in this suit.

A LARGE item in the expense of maintaining a sleeping car is the washing bill. The Pullman Company's entire outfit includes 50,000 sheets, 46,000 pillow-slips, 13,000 blankets, 16,000 hand towels, and 6,000 roller towels. A car is entirely emptied and cleaned as soon as it reaches its destination, and the linen sent straight to the laundry. The Wagner Company's total equipment is 4,000 woolen blankets, 13,851 linen sheets, 12,302 pillow-slips, 5,740 hand-towels, and 2,347 roller-towels. The expense of keeping the Wagner Company's bedding clean is \$30,000 a year, the Pullman Company's is larger.

MESSES. FIELD & DAVIDSON, long established wholesale saddlers in Hamilton, have assigned. The firm, which is composed of Mrs. Field and her son, had an overdrawn account of \$9,000 at the Bank of British North America, and transferred their account to the Bank of Hamilton. Following on the change the former bank took action, which precipitated the failure. During the time of the "big boom" in Winnipeg, the firm started a branch of their business under the style C. H. Field & Co., putting \$20,000 into it, says the *Spectator*. The returns were large while the boom lasted, but lately the business has decreased. It is hoped that the firm will be able to arrange a settlement.

RESPECTING money and business in Winnipeg, the *Commercial* of last week has this paragraph: "The Winnipeg money market for the past week has developed no new features of consequence, and things are very much in the same condition that they were at the time of our last writing. Commercial requirements are, of course, greater than they would have been were the grain in the country being more rapidly converted into cash. One or two banks have shown a disposition to curtail credits, but no inconvenience has been experienced and all reasonable demands have been supplied without difficulty. With the fair weather and better roads of the present there is sure to come a greater flow of money from the country, and this will relieve what temporary tightness there may exist at present. Rates remain the same, viz., 8 to 10 per cent. on gilt edge commercial paper, although we hear that some favored houses have received accommodation at 7 per cent. Ordinary commercial paper is still discounted at 10 to 12."

THE annual meeting of the Toronto Coffee House Association held on Tuesday last was in all respects a satisfactory one. The success of the institution has been demonstrated in its first year. A large number of persons have been fed at a minimum price, the actual average profit on each not exceeding one cent per head. At the same time the dividend paid has been satisfactory to the shareholders after \$2,244 had been written off the furniture, etc. In order the better to extend its business, the company needs more capital, and considering the result of the past year's working it ought to have no difficulty in obtaining it. British Coffee Houses have, upon the whole, been a financial success. The average dividend of twenty such houses

over there is over eight per cent. As an illustration of their growth, we may state, on the authority of an English journal, that the Cardiff Coffee Tavern Company found at the end of its first year that the business resulted in a loss the second a profit of £8, 7/-, third £71, and last year £289, 16/-. Is it assuming too much to expect that the Toronto Coffee House, having earned a profit in its first year, reach for a result no less favorable.

The German Government, it appears, will require all workmen, except in agriculture, to pay for insurance against sickness; the agricultural laborers are to take part in the insurance, of the authorities of their commune or district decide they shall. All government officials, says the *Statist*, are exempt from this insurance obligation, as well as all laborers whose wages exceed four marks per day. The laborers are to pay two-thirds and the employers one-third,

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charging the two-thirds against the laborers' account and being held responsible for the whole. In case the demand from sickness exhausts the fund, the district or commune, as such, may assist. The term set for relief is thirteen weeks maximum; after that time relief will be dispensed according to the bill for insurance against accidents. Workmen already insured may continue where they are, provided the company undertakes to assimilate its premiums and relief, within a specified time, to those of the government bill; for all others, special communal as well as village insurance offices are to be created and these may also be set up directly within large employing establishments. As an experiment at compulsory thrift on a gigantic scale, the result of this attempt will be interesting to watch for.

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