

AMERICAN CLEARINGS.

Exchanges, at the Clearing Houses in American cities, for the month of February, and for the week ending March 3rd, outside of New York city, exceeded those of the like period of 1882 by about 3 per cent. The volume of business at New York has been greatly affected by uncertainty as to the tariff, now happily ended. There is, in fact, says the *Public*, no point of importance in the whole commercial horizon where evidence appears of a real shrinkage of business that is not attributable to local or temporary causes. For the month the exchanges at New York were \$552,000,000 or 11 per cent. smaller than for February 1882, while outside New York city they were \$32,000,000 or three per cent. larger. The cities showing larger exchanges were Boston, Philadelphia, Chicago, St. Louis, Baltimore, San Francisco, New Orleans, Pittsburg, Kansas City, Providence, Hartford, New Haven, Memphis, Peoria, Lowell, Worcester, Springfield and Syracuse, the increases ranging from two per cent. up to 71 per cent. (Lowell), and the aggregate of their transactions was \$924,000,000. Decreases were shown at seven cities besides New York, namely: Cincinnati, Louisville, Milwaukee, Indianapolis, Cleveland, Columbus and Portland, the greatest diminution (24 per cent.) being shown by Milwaukee. The aggregate exchanges at these seven cities was \$161,000,000. It is well to remember, adds the *Public*, that this record is presented in spite of great depression in the iron and other important industries, and in spite of the very general check which the expectation of vastly important legislation has given to business. The fact is that the whole country is now spending the proceeds of a year of great productiveness, whereas, in Feby., 1882, it was restricted in expenditures by the general disaster to crops in the preceding year.

—Goods entered for consumption at the Montreal Custom House during February were of the value of \$3,082,048 as against \$3,497,810 in the previous February a decline of twelve per cent. The reduction holds in every case except in Iron and Sugar. The principal items were:

ARTICLE.	Feb. 1883.	Feb. 1882.
Iron & Hardware.....	265,913	205,540
Cotton	\$506,390	\$659,890
Woolens	476,509	553,793
Silks	181,546	435,948
Fancy goods.....	110,286	120,208
Hats and Bonnets.....	87,302	140,352
Sugars	165,913	205,540
Tobacco	18,233	37,944
Jewellery	26,601	29,852

KNOWLEDGE OF BOOK-KEEPING A NECESSITY.—Many fortunes have been lost to shrewd and hard-working merchants simply because they lacked a practical knowledge of book-keeping. To a large number of business men their ledger, journal and cash book are unintelligible records, for want of a little knowledge of the science. To others, their business is a moving force with which they are imperfectly acquainted, because they keep no record of mercantile transactions. They cannot tell whether they are solvent or insolvent; where the leaks are that are eating up profits; what the returns of the year's business. In fact the only thing they do know is that they work hard, buy and sell, and imagine they make gain, whereas if they were familiar with the principles of record-keeping, or book-keeping, they would be masters of detail, and, therefore, masters of their business. There is in this day of cheap and simple text books, no excuse for any wide-awake man of business not knowing how to keep a thorough record of business transactions, either by single or double entry. There are a few simple and fixed principles once mastered that will give him power to do it.—*American Grocer.*

—The Belgian Steamer *Belgica* is announced to leave Antwerp for Quebec and Montreal on the 25th April.

FIRE RECORD

ONTARIO.—Hamilton, March 11.—A fire took place at 210 Victoria-avenue, north, the residence of Mr H. Munsie. The building, a large frame, had the roof about half burnt off and was also badly damaged within. The loss was about 1,000.—Burlington, 6th.—The station house was destroyed by fire. The origin of the fire is still a mystery.—Odessa, 6th.—The Wilton cheese factory, was destroyed by fire. Loss between \$2,500 and \$3,000; insurance \$500.—

OTHER PROVINCES.—Regina, March 8th.—The C. P. R. engine house was burned yesterday. The engines and tools were saved, but eighty cords of wood in the building were consumed. The total loss will be about \$2,000.—Rigaud, Que. March 12th.—Messrs. Mongenais & Bro's store was entirely destroyed by fire. Stock though much damaged, partly saved. The granary, was burnt down with its contents, 300 bags of flour, 400 of salt, 1000 of grain, tea, fresh pork, fish and butter. Loss partly covered by insurance.—New Richmond, Que. 5th.—The house of John McQuarte'r took fire during his absence from home. All the efforts put forth by the neighbors to stop the progress of the flames proved ineffectual. McQuarters wife and child and an old man perished in the flames.—Gananoque, 9th.—Taylor's carriage works destroyed, loss probably \$6000; insured Commercial Union, \$800 on building, \$200 on engine and boiler; in Phoenix for \$1000 on machinery.

—A company is being formed to undertake the canning and preserving business on an extensive scale in Truro N. S., and will start early in the spring making a specialty of condensed milk.

—The Nichol Township Insurance Company held its annual meeting at Fergus last month. At the close of last year it had 1,486 policies in force covering \$1,802,810. The losses for 1882 were \$2,730. A recommendation was passed that the by-laws of the Company be so amended that members be permitted to use steam threshing machines on the same terms and restrictions as horse power threshing machines.

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—A telegram from Victoria, dated March 10th, states that two companies are applying for a charter to build a road from the lower river to the boundary line. The capital of one company is \$1,000,000, the other \$500,000. No lands are asked for, but merely the right of way.

—France publishes on an average one book to every 1,600 inhabitants, then come England, Holland, Norway and Sweden, Italy and Germany in the order named.

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