

buyers did not. One having purchased salmon at low prices can afford to pay higher prices for any more they require, and the London buyers having none on hand can pay good prices. While the London and Liverpool men continue to raise one another, the cannery who have salmon to sell sit quietly by and wait until the highest price is reached. There are about 80,000 cases still unsold, but all of these will go to England. The Canadian buyers have offered \$4, and in some cases \$4.25 has been paid. The supply in the east is very short. The Australian market is the worst the cannery have, although there has been a marked improvement this year. About 23,000 cases will go to that market in small batches on each steamer."

HOW TO PACK APPLES.

In an export trade there is always an element of international competition. Careless or dishonest individual firms may bring the whole export trade of this country into disrepute. The export trade of apples is a source of considerable profit to Canadian horticultural and mercantile interests. But negligence or carelessness or both threaten the trade with disaster. An old apple shipper has written some paragraphs upon the subject of "How to ship apples to Europe," which we repeat:

The most important point to be observed is the packing. The barrels should be new and made for the purpose. The filling should be done on a platform of boards and not on the bare ground. All wormy or bruised fruit should be rigidly rejected. The size of the apples is not a matter of prime importance. The first one or two layers of the fruit should be very fine and uniform. They should be placed in the barrel with their stems downward, as the bottom of the barrel becomes its head when the barrel is filled.

The remainder of the barrel should be filled by pouring in the apples slowly from baskets, care being taken not to bruise the fruit. The barrel should be gently shaken after each basketful has been poured in, until loosely filled. A layer should then be placed on top, with at least one-half the thickness of the apples in the layer projecting above the chine of the barrel. The head of the barrel should then be placed on top and the apples gently forced into the barrel by using a screw-press. The barrels should be well nailed, and lining hoops securely fastened around the inside of the chine of both ends of the barrel.

EVAPORATED APPLES.

When an industry is struggling into existence those interested in its success are careful that its products shall be exclusively of the first quality. When, however, a certain amount of prosperity has been realized carelessness creeps into the methods of manufacture, and sometimes even dishonesty. This has repeatedly been the case everywhere; it will, we suppose, continue to be so until the end of time. These reflections have been called forth by the remarks of a commission merchant regarding evaporated apples. "Some of the samples we have received of this year's evaporation," remarked our informant, "have been good, but a large proportion have been far from reaching the proper standard. Evaporators are looking for weight; they are not using good stock; they are not thoroughly drying the apples; in fact, they are only imperfectly evaporating them. A sample which we received a short time ago did not please me. I sealed it up again, and, opening it after the lapse of a couple of weeks, found the apples mouldy. There is trouble ahead for some one. We predict that many consignments will be rejected, and in some cases the stock will prove worthless." Everything points to a large pack this year, and it is too bad that such a state of affairs as this merchant reveals should exist.

AMERICAN BANKERS' ASSOCIATION.

The twentieth annual convention of the American Bankers' Association will be held in Baltimore on October 10th and 11th. In view of recent events great interest attaches to the meeting. Important business will engage the 500 delegates expected to be present. The mode of entertainment will not be a banquet, we are told, but a grand reception in which the ladies can take part.

We learn from the *Rand-McNally Bankers' Monthly* that the membership of the Association is increasing rapidly, and its prospects for extended usefulness are encouraging. "Under the present able management, and with changes in policy we hope to see attained at Baltimore, the future of this grand Association should be one to tell with inevitable force in favor of orthodox reform of the present crude and unstable system of currency and banks, more especially as regards the unconstitutional and uncommercial share the Federal Government has in these great concerns of our unsegregated nation. Next session of Congress may be named in advance the currency and banking session, and Congress will be the theatre of such wild, green, and crazy funambulation in these directions as to make the world stare. The

bankers must come out of their tents and, no longer sulking, sail in for the battle of pure finance and common sense."

In connection with the coming convention, our contemporary tells us, Mr. Charles C. Hosmer, president of the Second National Bank, and W. T. Dixon, president National Exchange Bank, Baltimore, were appointed a committee to confer in New York with the Executive Committee of the Association. It was stated at a dinner given by Horace White to the gentlemen here named, that for the last fifty or sixty years Baltimore has never lost a bank by failure, and that this applies to both registers, State and National.

INSTITUTE OF ACTUARIES.

The next examinations of the Institute of Actuaries of Great Britain are announced elsewhere in this issue, to take place on the 19th, 20th, 22nd and 23rd of April, 1895, at the colonial centres, Melbourne, Sydney, Wellington, Montreal and Toronto. As heretofore, the examinations in Toronto will be conducted under the supervision of Mr. A. G. Ramsay, F.I.A., president of the Canada Life Assurance Company, and Mr. Wm. McCabe, F.I.A., managing director of the North American Life Assurance Company. The percentage of successful candidates of those who wrote in Toronto and Montreal last April was higher, we are told, than the percentage of successful candidates who wrote at the other points where the examinations were held. The same questions are submitted to all candidates in the examinations, and their answers are valued by the same examiners. The relative success of Canadian candidates should serve as an incentive to other young men in life insurance offices, who intend to make that business their life's work, to prepare themselves to take up the course of study prescribed by the institute.

DRY GOODS JOTTINGS.

A plain season in gloves.

Fur-gone conclusion—a moth-eaten sealskin.

Golf capes are bidding for popular favor in Canada.

New York kid glove importers are actively engaged with orders.

Are you preparing for the holiday trade? It's coming, remember.

The Irish linen factories of Ulster are still working on short time.

Serges, tweeds, cheviots, amazons and covert coatings are looked upon as good sellers for the fall trade.

Last year 170,000 pounds of whalebone was secured by the Arctic fleet, and this year only 30,000 pounds.

All wool serges are reported by Bradford manufacturers to form "the backbone of the dress goods trade."

Jacquard effects are receiving a good deal of attention at the hands of French manufacturers for next season.

Messrs. Chamberlain & Loranger, Sherbrooke, Que., have added part of the neighboring store to their establishment.

An appreciation of 10 per cent. has taken place in the price of Japanese raw silks in consequence of the war.

The Montreal Silk Mills, which were burned out last May, are again in running order with some new improved machinery.

Foreign advices respecting the leading grades of carpet wools are reported strong, and in this connection especial reference is made to Donskois.

There were three millinery openings in Waterloo last Friday night. The band played, crowds promenaded the streets, and the town presented a very animated appearance.

A reduction of 10 per cent. has been made in the wages of the employees of the Moncton cotton mill. This is the second decrease in wages made within the last several months.

Mrs. Youngbit—"There, a lady has taken the very hat I had selected. What shall I do?"

"Go and tell her you had had it put aside for your mother."

Tippie—"I don't see what you want with so many handsome silk stockings."

Sibyl—"Oh, I don't know. I'm saving up for a rainy day."

Chollie—"I'm going to have my dog's tongue split!"

Reggie—"Why, deah boy?"

Chollie—"Doncherknow, I think it would put creases in his pants."

In laces, says the *Drapers' Record*, there seems to be a strong feeling for Vandyke and half-points for dress trimmings; and there are indications that there will be a great demand for Nottingham, black beure and cream lace.

We learn from the *Perth Expositor* that Messrs. Gemmill & Co., tweed manufacturers, of that town, are enlarging their capacity. They have ordered an additional set of machinery for their woolen mill and intend to employ about fifteen more hands.