

ABOUT DRY GOODS.

Paris says that flowers will be popular hat adornments next spring.

Novelty in arrangement and display of goods is exceedingly desirable in the dry goods store; new ideas produce it and if they can't be found in your store, don't be afraid to borrow from your neighbors.

The advance in the premium on gold in Italy makes the gold price of Italian raw silks relatively lower, and a weaker tone prevails for these. Thrown silks, however, are firmer, and holders of orgazine are asking for full figures.

The season of sales is now in full swing, and nearly every third dry goods firm is announcing a semi-annual clearance sale. Trade is usually quiet with the retailer during January, and latent energy must be aroused to counterbalance the reaction after the holidays.

Some twenty tons of silk spinning and weaving machinery was shipped from Stonington, Conn., to Moscow, Russia, recently. Sixty tons more is ordered for the same place and parties. The machinery is for use in a big silk mill recently built in the old capital of Russia.

A cotton picking machine was exhibited at the Atlanta Exhibition and won good laurels. If the machine proves as successful as is anticipated, it will probably make as important a change in cotton culture as did the Whitney gin, with a corresponding lessening of the cost of production.

The following Canadian buyers are reported by the *Drapers' Record* as arriving in English markets: Mr. J. A. Ogilvy (Messrs. Ogilvy, Sons & Co., Montreal), Mr. T. Bilsbury (Canadian traveller for Messrs. Rylands & Sons, Ltd., Manchester), Mr. T. F. Kingsmill (London, Ontario), Mr. Ansel Oppenheim (New York), Mr. John Northway (Toronto), Mr. G. W. Kennedy and Mr. W. J. Stobart (Winnipeg), and Mr. S. E. Heywood (Bolton).

The Bradford correspondent of the *Drapers' Record* says: "The demand for bright dress goods is, if possible, stronger than ever, and there is every prospect that 1896 will be a bright fabrics year. In addition to the strong run on jacquards and Sicilians in black and plain colors, there are shown some beautiful cloths in mohair melange coating twills, in which the fawn shades especially are capable of being made up into the most stylish costumes."

HARDWARE AND METALS TRADE.

Gardner Bros., at Essex, Ont., are pushing out an immense order of tool-handles for Belfast, Ireland.

Messrs. Murney & Boekler have purchased from Fred. Wenino the sash and door factory on Front street north, Sarnia. The machinery is being moved to the site of their new mill on the bay.

The higher prices of petroleum have rejuvenated the oil spirit in the Bothwell district. Several American investors are inspecting the field. A number of wells are being exploited, and increased activity is looked for soon.

The coal boats plying between Port Dover and Conneaut, Ohio, carried 57,957,100 pounds of coal during December. Of this amount the G. T. R. took for its own use 45,543,100 pounds. The ferries were not able to carry full cargoes because of the shallow harbor at Port Dover, or the importations would have been even larger.

Pig iron shipments from the iron centres of Great Britain for the years 1894 and 1895 were as follows: Scotland, 1895, 301,833 tons; 1894, 248,090 tons. Middlesbro', 1895, 990,588 tons; 1894, 935,362 tons. Cumberland, 1895, 274,270 tons; 1894, 357,095 tons. During the year just closed a total of 1,566,691 tons was shipped from the three districts, as compared with 1,540,549 tons shipped in 1894.

James Watson & Co., Glasgow, January 3rd, write: "Since the date of our last report the pig iron market has been quite of a holiday character, and warrants have receded about 6d. per ton. The disturbed state both financially and politically abroad is checking speculation for the time being. No special business has been transacted in makers' iron, but quotations are a shade lower in sympathy with warrants."

The annual meeting of the St. John Iron and Hardware Association was held on the 6th inst., the following officers being elected: W. H. Thorne, president; Thos. McAvity, vice-president; John J. Barry, secretary-treasurer; directors, J. C. Robertson, E. B. Emerson and S. Hayward. The executive committee is composed of the officers and directors. The committees appointed were: Wholesale committee—W. H. Thorne & Co., T. McAvity & Sons, Hayward & Co., Kerr & Robertson, M. E. Agar, J. C. Robertson & Co., Emerson & Fisher. Manufacturers' committee—J. C. Robertson, Geo. Ketchum, James Pender, K. B. Emerson, Geo. McAvity, John Robertson and S. Sheridan.

Messrs. Griffiths, 182 and 184 Cannon street, London, England, referring to prices in 1895, say: "The conditions of trade during 1894

clearly demonstrated that there is a limit below which the prices of commodities cannot permanently fall, no matter how dull the demand, or how large the means of production may be. In 1894, prices reached the dead level of actual cost, and therefore could go no lower. At the opening of 1895, the iron and steel trades were just in the condition for a revival, and there was a general feeling that the cycle of adverse years would give way to a more prosperous era, and the course of business during the year just passed has fully justified these expectations. The fact that the improvement has been a slow one, shows that it is probable that it will be maintained. It is to be hoped, in the interest of all concerned in the trade, that manufacturers will be careful not to force prices up unduly, and thus invite competition in our market."

LIFE INSURANCE MATTERS.

Unquestionably, says an exchange, the main business of life insurance is to sell protection to families, a fact a good deal obscured of late.

How to save money enough for life assurance is thus suggested to the working man by Charles Austin Bates: Riding to work in the morning costs 5 cents. Riding home at night costs 5 cents more. By walking instead of riding, a man can save enough in one day to insure his life for one week.

One of the United States assurance companies, the Providential, has a recent advertisement in the Bates-Whitman Co.'s *Successful Insurance Advertising* of the following tenor: "No honest workman likes to have the hat passed for his benefit, when there is a death in his family. It takes all the North American independence out of him. Insuring the lives of his children will avoid all this. It will make him feel perfectly free."

The industrial agent who refuses to study the pages of insurance literature is in much the same position as the buyer who ignores the rise and fall of the markets. He is ignorant of what is going on about him; he does not become conversant with many of the details of his business which it is essential he should know. It is a penny wise and twenty-pound foolish policy. The modern agent who succeeds occupies his odd moments in informing himself of everything that is arising, of new schemes with which he will have to compete.—*Ins. Spectator*.

One of the head officials of the New York Life Insurance Company, Mr. Perkins, vice-president, has lately issued a circular to agents. We make a brief extract, and call attention to the concluding sentence: "The investment feature in life insurance is splendid; the non-forfeitable features, if a man must lapse, are splendid; the loan features, if a man becomes hard up, are splendid; but, gentlemen, the one grand mission of life insurance, when all is said and done, is to take care of the loved ones when the head of the family is snatched away. . . . You should always crowd this old-fashioned argument straight home."

FIRE INSURANCE MATTERS.

The losses by fire in Brockville during 1895 amounted to \$2,748.

During 1895 there were 223 buildings erected in Hamilton, at a cost of \$297,070, a decrease of one-third, as compared with 1894.

The Madawaska Fire Company at Arnprior has elected officers for 1896. The captain is R. H. McEwen, and the secretary R. S. Drysdale.

Three by-laws, to raise money for increased fire protection, to provide a free public library, and to give \$40,000 to the Canada Central Fair, were defeated by large majorities at Ottawa last week.

A bicyclists' accident insurance company has just been organized in Westfield, Mass. It proposes to insure bicycle riders against all manner of accidents met with while riding their machines.

The annual meeting of the Dartmouth, N.S., Engine Company was held last week. During the year the department was called out on three occasions, viz.: Fire at the Deep Water terminus, alarm at Dominion Paint Company's works, and the fire at Professor Russell's house.

The Veteran Firemen's Association met at the central engine house in Halifax last week, when officers were elected for the ensuing year as follows:—President, Edward Phelan; vice-president, Thomas Doyle; treasurer, John Connolly; secretary, John T. Woods; marshal, Geo. McGuire; board of directors, James Garde, Patrick Shelley, John McGuire, John Spruhan, James Dee.

Fredericton, N.B., rejoices over immunity from fires during the year 1895, there being only twenty alarms, three of them false, and the total fire loss only \$1,715. The chief engineer in his report calls attention to the necessity, at no very distant day, for the better protection of property in the back part of the city, and an additional hose station. Also, the central station needs repair and some new hose will soon be needed. Fredericton has two steam fire engines, one Amoskeag and one Silsby, and 2,650 feet of hose.