

THE BRITISH TIMBER TRADE.

"The stock is ample;" "stocks are too heavy;" "arrivals are large;" "the stock is sufficient." Such are the phrases used in the circular of Farnworth & Jardine to indicate the supply of certain woods in the Liverpool market on 1st September. The arrivals from Canada during August were 54 vessels, 57,055 tons, against 53 vessels, 48,592 tons, during the same month last year, and the aggregate tonnage to date from all places during the years 1892, 1893, and 1894 was 272,123, 240,011 and 272,716 tons respectively. "Business during the month has been quiet," says the circular, "and imports, although not excessive, have been quite sufficient; there has been a fair enquiry for most of the leading articles, but prices generally rule low, though with a slightly firmer tone. Stocks on the whole are quite ample." We quote further:

CANADIAN WOODS.—Waney and Square.—The arrivals, consisting mostly of the former, have again been large, but, being chiefly on contract, have gone direct from the quay into consumption. There is no change in value to report. 1st class waney maintains its position, but square is difficult to move, even at low prices. Stocks are moderate. Red pine has not been imported; prices rule low, and the stock is sufficient. Oak has moved off slowly; first-class wood for railway work maintains its value, but inferior quality is quite neglected; the stock is too heavy. Ash has been in fair demand, but has come forward too freely, and the stock is now too heavy; late sales have been at lower rates. Elm has come forward freely; the demand, however, has been good, though values have slightly given way; the stock is moderate. **Pine Deals.**—The arrivals have again been large, viz., 5,309 standards, against 3,985 standards same month last year; the deliveries have been on a corresponding scale, viz., 5,454 standards, against 5,574 in August, 1893. The stock is much too heavy, viz., 10,190 standards, against 7,421 in 1893. There is little change in value to report, although prices are rather firmer.

NEW BRUNSWICK AND NOVA SCOTIA SPRUCE AND PINE DEALS.—Of spruce deals the import has been 15,565 standards, against 12,964 standards; the demand has continued fair throughout the month, and prices steady; the stock is sufficient; owing to the reported short supplies for the remainder of the season, coupled with the higher rates of insurance, shippers are not anxious sellers.—**Pine Deals.**—There are no sales to report.

BIRCH.—The import has been too heavy; there is a fair enquiry, but prices rule low, and the present stock is still too large. Planks have been imported more moderately, but notwithstanding the very low prices ruling, have moved off slowly, and the stock is excessive.

UNITED STATES OAK.—Only a few small parcels by steamer have been imported; the demand continues very dull and values unchanged; the stock is too heavy. **Oak Planks.**—The arrivals have been small, viz.:—50,000 feet against 111,000 feet same month last year; the demand has been disappointing, and prices are still very unsatisfactory, although shippers are holding for higher rates; the stock is still too heavy.

PITCH PINE.—The arrivals during the past month have been 8 vessels, 12,037 tons, against 7 vessels, 10,091 tons, during the like time last year. Of hewn there has only been one arrival, and that on merchants' account. The consumption has been small, but the stock is reduced to a more reasonable compass, and the outlook is somewhat better. Sawn timber, on the other hand, has arrived much too freely. It has consisted largely of consigned cargoes by steamer, which have been forced off by auction at declining prices. This has induced a large consumption, but stocks are very excessive, and no early improvement in value can be expected. Planks and boards have arrived too freely; values have had a downward tendency, and the stock is heavy.

SEQUOIA (CALIFORNIAN REDWOOD).—There has been no import. The consumption for the month has been quite of a retail character, prices rule low, and the stock is ample for months to come.

BRITISH COLUMBIAN AND OREGON PINE.—There has been no import. The demand has slightly improved, but the stock, though held firmly, is sufficient.

UNITED STATES STAVES continue to arrive freely. The consumption of the better class has somewhat increased, but there is no change in value, and stocks are still too heavy.

BALTIC AND EUROPEAN WOODS.—The arrivals during the past month have been 33 vessels, 22,274 tons, against 22 vessels, 12,924 tons, during the like time last year. Of fir timber the only arrival has been a small parcel from Riga. The deliveries have been on a somewhat larger scale than of late; stocks are moderate. **Red and White Deals.**—There has been a heavy import from Russia and Sweden, mostly on contract. The demand has not been so active as could be desired and stocks have greatly accumulated. Of flooring boards several contract cargoes have arrived. There has been a good consumption, prices have been fairly steady, and stocks are sufficient, though not excessive. **Masts and Spars.**—The arrivals have been chiefly for mining purposes, and, as usual, go direct from the quay into consumers' hands.

THE NEW POST-CARD SCHEME.

It has been arranged that from the first of September next the public will have the privilege of sending through the Inland post, as post-cards, private cards bearing halfpenny adhesive stamps. The following are the regulations:—The cards must be composed of ordinary cardboard, not thicker than the material used for the official post-card. The maximum size, having regard to the variety of form, must correspond as nearly as may be to the size of the ordinary inland post-card now in use. The minimum size must not be less than 3½ inches by 2½, and the cards must not be folded. With regard to the address side, the rules differ very little from the rules which relate to the present cards. But the modifications introduced in the new warrant give rather more latitude than is permitted by the warrant which it supersedes. On the address side, which must bear the postage stamp, the sender may add the words "Immediate," "Forward," "Local," and also may attach by gum or paste a small label as at present. Nothing else may be attached on the address side, except a postage stamp, and on the reverse side nothing but a receipt stamp. The arrangements, of course, apply also to reply post-cards. Now that the size has been definitely decided, stationers can go ahead in producing suitable cards, and as a good field is offered no doubt some very excellent goods will be on the market.—*British Trade Journal.*

A GOOD CRITERION.

A mortgage company doing business in a municipality chiefly settled by Mennonites lately applied to the municipal treasurer for a statement of all taxes unpaid on 197 parcels of land that they were interested in. The statement has just been returned, and shows that all taxes had been paid on these lands to the 31st December last, with the exception of twenty-three parcels. Against these twenty-three parcels less than \$190 is due, and represents small balances unpaid for 1893, with the exception of \$3.69 due on 31st of December, 1892. Not one of the parcels had ever been sold for taxes. The above is a very good indication of how farmers in the west are prospering.—*Winnipeg Free Press.*

SUSANNAH IN TOWN.

There's somethin' strikes me as dreadful in the city, an' that's folks squanderizin' money that ought to pay their debts. There's women at seaside places, cuttin' round fit to kill, an' their dresses ain't got their makin' paid fur, an' sometimes the sewin' women had to get the findings an' trimmin's with their own good money. An' there's folks off pleasin' what owe butchers, an' bakers an' grocers. They're the ones that are so s'prised when the store-keepers give up and fail. Aint it mean of 'em? Honest debts is an awful load to honest folks an' I pity them that owe more'n they can pay, but my sakes, it don't seem right to skite around and not go on scratchin' hard to give folks their own.

In the country they owe some store bills an' settle up when they sell the grain. Ef they go on owin' somethin' happens an' they lose their farms or their fifty-acre lots or whatever they've got. But here they move around an' don't pay rent, an' borrow from Peter to pay Paul, an' all the other 'postles, an' they keep borrowin',

an' cheatin', an' failin' and gettin' the best of folks, an' it takes a long time fur anything to hurt 'em much. They're so dreadful cute in the wicked ways of hangin' on to what ain't they're own. They're worse than Becky Sharpe, which wuz a woman that lived on buyin' 'thout payin', but she was in a book.—*Grip.*

AMERICAN ESTIMATE OF SCOTTISH BANKING.

As reported in the *Industrial Herald*, of Philadelphia, the Rev. Robert Ellis Thompson, in the course of a speech at an insurance meeting in that city, referred in the following appreciative terms to banking in Scotland: As a political economist, I have had occasion to study closely the methods of Scotch banking, which differ so widely and so wisely from these English methods which we have, for the most part, copied in America. I have been greatly impressed with the transformation which that system has effected on the Scottish character. The Scotchmen of the seventeenth century were the most headstrong, quarrelsome, hot-blooded, thriftless people in Europe, and their country was nearly as poor as Kamschatka. Under the influence of the principle of mutual responsibility which their banks established and extended to all industrial classes alike, and with the help of the instrument of industrial association furnished in the Scottish bank notes, there has been developed the douce, farsighted, thrifty Scotchmen of our own times, and Scotland has risen to a foremost place in point of general prosperity.

N. W. T. EXHIBITION AT REGINA.

In explanation of the vote of \$25,000 for an exhibition in the Northwest Territories in 1895, Mr. Haultain said in the assembly that it was not given at the request of the executive committee, but they had certainly approved of it. He explained that the amount voted for the Territorial society was a vote for an amount not chargeable against the Territories, and, so far as this amount is concerned, it has nothing to do with the ordinary vote of the Territories. He also showed that as it is decided by the federal vote that the exhibition be held at Regina, the large amount rendered necessary by this expenditure would go a long way towards alleviating any distress in this part of the country. As an inducement to the exhibition being held in Regina, the council had voted \$10,000. The C.P.R. had agreed to make reduced rates during exhibition time, and this, he contended, would be a great inducement for other states to send delegates to examine our products and resources.—*Cor Winnipeg Free Press.*

FRUIT CROPS IN NOVA SCOTIA.

A Halifax despatch of last week says that J. W. Bigelow, president of the Nova Scotia Fruit Growers' Association, writes from Wolfville: "We can now report with some certainty respecting the Nova Scotia fruit crop, and although many well-cultivated orchards have small crops, as a whole there is a good crop of very good quality, which may be estimated as follows: Apples, 120,000 brls.; plums, 110,000 baskets, 10 lbs. each; pears, 5,000 bushels. Strawberries and small fruits have yielded \$50,000, and with prospects for good prices the Nova Scotia fruit crop will give a revenue of \$600,000, besides that used for home consumption. Several orchards in King's county have over 1,000 barrels each, for which owners can take from \$2,000 to \$3,000 in orchard, and some plum growers have been offered \$1,000 for their crop."

"Assessment assurance is so cheap," said the agent. "Yes," answered the careworn young man with frayed wristbands. "My father's life was assured in the St. Souvenir Association. He paid his assessments for nine or ten years, the concern exploded, and so he applied to a regular company, and was told that there was something the matter with his heart. It was then too late for him to remedy his blunder, and he died without assurance. I was a law student at the time and could have inherited my father's practice if the original insurance had not been of that cheap variety. As it is, I could not complete my education, and lost my chance."