

8th, 1893, that the receipts of cotton at St. Louis, from Sept. 1st till July 7th, 1893, were 463,717 bales, compared with 726,449 bales for same time in 1891-92. Shipments for 1892-93 were 470,928, and for 1891-92, 676,646 bales. Receipts of cotton at all United States ports since 1st Sept., 1892, were 4,950,841, and during same time last year 6,999,406 bales.

FOR BOOK SELLERS AND STATIONERS.

The vagaries of stationery are shown in a New York shop in packages of blood red letter and note paper, tied by way of startling contrast with black ribbon.

For twenty years and more, efforts have been made from time to time to get a free public library worthy of the name established in Montreal. And although the great majority of the citizens seem indifferent about the matter there are some who consider the lack of such a library a serious reproach, besides being a great disadvantage to reading people. We now hear that Mr. Henry J. Tiffin, of that city, has donated a valuable collection of books towards the formation of a public library. We mistake the character of Montreal's citizens if many others would not be willing to do likewise, and so form a library which the city authorities would feel bound to take care of.

The following appear to be good rules for keeping books in good order. Children should be early taught how to handle books. The following rules are worthy of careful study, and their observance would in a short time greatly improve the appearance of the books in many households:—

Never hold a book near the fire.
Never drop a book upon the floor.
Never turn the leaves with the thumb.
Never lean or rest upon an open book.
Never turn down the corners of leaves.
Never touch a book with damp or soiled hands.

Always turn the leaves from the top with the middle or forefinger.

Always open large books from the middle, and never from the ends or cover.

Never open a book further than to bring both sides of the cover into the same plane.

Never hold a small book with the thumb pressed into the binding at the lower back, but hold it with the thumb and little finger upon the back.

Never cut the leaves of a book or a magazine with a sharp knife, as the edge is sure to run into the print, nor with the finger, but with a paper cutter or ordinary table knife.

Japanese letter books are making their way into popularity in Canada. Since first they were introduced to this market some months ago, the peculiar sensitiveness of their paper, and consequent adaptability for taking copies of type-written matter, has commended them, and they are now asked for by the banks and other large concerns. Messrs. Grand & Toy tell us that they have been able to effect a marked reduction from the original price of these goods, which has assisted to popularize them.

People going to Muskoka, or to the mountains, or the seashore, might with more reason go without their watches than without that comfort, a fountain pen. "With one of Paul E. Wirt's fountain pens," says one possessor of this article, "worries inseparable from the absence of decent ink or writable pens in seaside hotels or Muskoka shanties, are done away with. I would not be without mine for a Muskoka farm."

INSURANCE NOTES.

We learn that Mr. Ramsay, of the Standard Life Assurance Company, has appointed Mr. J. Hutton Balfour general superintendent of the Canadian branch of that good old company. Mr. Balfour has been long in the service of the Standard and is recognized as a deserving officer.

"It is to be hoped," says the last issue of the *Regina Leader*, "there is no truth in the rumor that the town authorities are going to let the water out of the reservoir. If so, the reservoir will not be worth a dam."

The fire in Virden last week destroyed the grist mill of Koester & Sons, valued at \$10,000. This was a pity, for Manitoba cannot afford to lose her flouring mills in this way.

The Home Insurance Company of New York has this week issued a circular to its agents in the State of Tennessee. We quote: "As the agents of this company hold licenses from the Insurance Commissioner authorizing them to do business in Tennessee during the year 1893, and the company has paid such taxes and fees as under the law exempt the company from further taxation, we have felt that we could properly continue our agencies as heretofore. The recent decision of your Supreme Court, however, that notwithstanding such licenses, and the contracts created by them, the company has no rights in the State, and no standing in its courts, puts a different aspect on the matter, and we have decided to discontinue our business in Tennessee at once. You will, therefore, please suspend at once, not only the issue of policies, but all acts whatever as agent of the company."

On Monday, 3rd July, the following companies suspended business in Tennessee: Liverpool & London & Globe, Home of New York, Etna of Hartford, Manchester of Lancashire, Westchester and Phenix of Brooklyn.

Insurance men were among the first to respond with contributions for the benefit of the maimed and families of the firemen killed by the burning of the cold storage building at the World's Fair last Monday. Several companies sent cheques to Chief Sewen immediately upon the arrival of the general agents at offices. Among the latter were the Hartford and Phenix, of Brooklyn.

From all appearances, says a special despatch to the *N. Y. Commercial Bulletin*, dated 11th, yesterday's fire has not caused any general feeling of timidity among underwriters more than has all along been experienced. "The fair buildings have all along been treated as one hazard by most companies, and it is improbable that existing lines will be molested. Had the wind been in a different direction yesterday, however, it is probable that the World's Exposition would have been wiped out. There was no insurance on the buildings, and only scattering amounts on contents."

The Home Insurance Company, of New York, which has a capital of three millions and assets of \$9,116,000, shows a net surplus of \$1,009,548 at the end of the half year, which is rather less than last half, mainly because of depreciation in securities. Considering the state of fire loss in the United States, the Home has done well.

Fire underwriters are again discussing the Boston form of sprinkler clause which prevents the insurance company from making inquiry of the assured as to the cause of the failure of his equipment. The clause distinctly states that the "failure of the equipment shall

not vitiate the policy." The assured is, therefore, under no obligation to explain the reason why it did not work properly. Even should the failure to operate be due to the assured's gross carelessness, the company has no redress. —*Journal of Commerce*.

A STEEL "SPIDER WEB."

Among the many interesting things to be seen on the Midway Pleasance at the World's Fair, Chicago, is the great "merry-go-round" or Ferris wheel, named after its projector. At a distance from the fair grounds it may be seen towering far above the highest building, its diameter being 250 feet. No person having a knowledge of mechanism will hesitate about riding in its cars, when they see the great steel axle of this wheel, an axle thirty-two inches in diameter and forty-five feet long. Although the structure has at a distance a spider web appearance, still a careful examination before entering will remove all fear. The writer found the sensation of its motion much less than in the ordinary passenger elevator. Its thirty-six cars are hung on its periphery at equal spaces, each weighing, when filled with forty passengers, over fifteen tons. The distance they travel around is over 800 feet, making six stoppages for passengers. When the cars are filled the wheel makes another revolution without stopping. The fun of riding in this curious conveyance costs fifty cents, and when the receipts equal the expenditure in construction (about \$90,000), we are told that the net earnings are to be equally divided with the Exposition. Six months before the wheel was started on its revolutions its metal was "in the pig." Nearly five thousand persons attended the opening ceremonies, and all were given a ride. One of the features of the opening was the mixture of races, nearly every country contributing. The Laplander, South Sea Islander and Chinaman, the Arabian and Norwegian, the French peasant and the Algerian, gave variety to the great crowd.

CANADA AT CHICAGO.

When it was proposed that Canada make an exhibit at the World's Fair, there were some who, for various reasons, made objections. However, such people are now looked for in vain. Although the interest shown by our manufacturers in a Canadian exhibit has not been as general as our resources would warrant, the display made by Canada at Chicago has proved worthy of the country. Canada has received many words of commendation from the American press, which is not always friendly, or even fair to us. But perhaps no account has done us more substantial justice than that which recently appeared in the *Chicago Inter-Ocean*. Selections taken from that account will undoubtedly be of interest to our readers:

"It would seem," says the *Inter-Ocean*, "that the entire exhibit had been arranged with an eye single to the purpose of furnishing ocular proof that Canada excels in many lines and equals in all into which she appears as a competitor."

"First, as showing the great diversity of Canadian soil and climate, the horticultural exhibit of Canada is probably entitled to first consideration. Strange as it may appear in the light of the general belief that Canada is an exceedingly bleak, inhospitable country, her display of tropical plants and flowers is, if not the finest, certainly equal to any in the horticultural building. These plants are, of course, the product of public and private conservatories, still they bear out the character for general excellence borne by all Canada's exhibit."