European makers of ribbons are deluged with orders. The looms in Basle have work provided for until the end of May, while manufacturers in the Rhine provinces have raised prices of even the cheapest ribbons.

A few cold days have done much for the October trade. Several retailers in the city and country say that last Saturday's sales reached record points. Some weeks of cold weather, from this time forward, and the success of the season is assured.

The department store, as the Americans understand it, according to the *Maritime Grocer*, does not exist in the Maritime Provinces; although there are two stores in Antigonish, N.S., and one in Summerside, P.E.I., that approximate the idea with a moderate degree of success.

The merchants of Ottawa are making a determined effort to put an end to a series of auction sales held in that city. The auctioneer, it seems, is not amenable to the early closing by-law of the municipality, and thus has a manifest advantage over the legitimate storekeepers.

There seems, writes the Bradford correspondent of the *Draper's Record*, to be every evidence of a continuation of the rush on bright dress goods. Orders are now beginning to arrive freely from markets which at first showed only a small interest in these goods, and in addition to those for the United States, France, and the home trade, there are large inquiries for lustrous dress material from the colonies, South America, the East, and also for Southern Europe.

FOR GROCERS AND PROVISION DEALERS.

Guelph has new market premises.

There is talk of another bakery in Tilbury.

Hog cholera is prevalent in Essex county.

George Boxall has purchased the North Embro roller mills.

The Truro, N.S., Condensed Milk and Canning Co. have moved into new premises.

The starch factory at Malpeque, P.E.I., commenced the season's operations on the 15th inst.

A new grain elevator with a capacity for eighty thousand bushels is being erected at St. Vincent, Manitoba.

There has been a good demand for potatoes in the West Indies, and large quantities have been sent there from the Maritime Provinces.

Beans are being marketed at the different centres of Kent county with a rush. The acreage this year is said to show an increase, while the yield is considered very satisfactory.

Mr. Bodard, emigration agent for the Interior Department in France, has written the Canadian High Commissioner, Sir Charles Tupper, stating that there is a good opening for the sale of Canadian cheese in the French Republic.

The Montreal Corn Exchange Board of Managers are urging the Government to pass an order-in-council fixing the rate for inspection of grain in car lots at forty cents. An order-in-council passed on Sept. 20th, made the payment sixty cents imperative, instead of forty as previously.

A London cable of the 20th inst. says: "Uncertainty still prevails in the sugar market. With regard to the deficit in the crops, the shortage in the Cuban crop is estimated here to amount to 300,000 tons. The market has been further influenced by the lessening of the visible supply of 800,000 tons in 1894 to 650,000 tons now."

The Dutch barque "Van Galen," 1,378 tons, cleared the port of New Westminster, B.C., on the 12th inst. for Liverpool, Eng., salmon laden. She carried 64,753 cases of salmon, valued at $368,106. The salmon shipments are as follows: Federation Canning Co., 28,941 cases; Robt. Ward & Co., 26,497; J. H. Todd & Son, 7,315; A.B.C. Co., 2,000.

The October run of cohoes salmon in British Columbia has been unusually large. The *Columbian* of the 15th inst. says: "The demand for salt and frozen salmon has become very active of late, and the Western Fisheries & Trading Co. are about to re-open their freezer on Lulu Island to freeze six car-loads of cohoes, for which quantity they have orders booked. The same company is also packing 500 barrels of salt salmon for an Eastern order."

A change is to be made in the water supply of the Moncton sugar refinery. Hitherto the refinery has drawn its supply from the city reservoir, and as some 400,000 gallons are used every day, the waterworks sytem of Moncton has been put under a severe strain. Engineers are now drawing up plans to provide a separate source of supply of water for condensing purposes. Further improvements in the matter of new warehouses, etc., are contemplated.

CHEAPER COFFEE PREDICTED.

The circular of Messrs. Crossman & Bro., New York, reviewing the coffee market, was issued on October 17th. The whole tenor of the circular is bearish, and the statistics given support the contention that the price of coffee will probably decline. The low estimates on the 1895-1896 crops in Rio and Santos early in the season are characterized as misleading.

"The average date for ten years, when one-third of the crop has been marketed in Rio and Santos, is about the middle of October, and already 2¼ million bags have been sent down. If, therefore, Rio and Santos will give more than expected on this crop, it will be quite interesting to figure out what may be expected from all the other crops. No one will deny that these crops have constantly improved in yield since the cultivation of the bean has been so very profitable; with the exception of brief periods of depression here and there, planters have secured a very heavy return on their outlay, and we keep within conservative limits when stating that profits of 100 to 200 per cent. are quite frequent in raising coffee, according to the cost of labor and other conditions on which plantations are conducted.

"The enormous profit reaped by the planters is certain to bring about over-production, as it has done before, and no better example exists than that of sugar, which, from sheer over-production of the raw, has been lower in price this year than ever before in its history. But a temporary turn is now in motion, and what with a prospective shortage in the beet crop in Europe of nearly 25 per cent., the unsettled state of affairs in Cuba by reason of the revolution there, it is far more likely that grocers may be willing to carry a surplus of sugar during the present crop, rather than of any other commodity in their line.

"Coffee values this year are 20 per cent. higher compared with a year ago. This advance is supported entirely by the *anticipated* decrease in supplies that was to assert itself at the present time. Instead of that, what do we see?—a visible supply that is ten per cent. larger, and confirmed prospects of a growing crop that will exceed anything on record. The total coffee crops of 1894-1895 gave a yield that was in excess of any previous season, and, after all, the combined yield of the 1896-1897 crops will be even larger. We do not assert this upon what the crops in Brazil may give, but pin our faith upon the absolute certainty of a substantial gain in the total production from all outside crops."

If the supplies from Rio and Santos for the current season be estimated at 5,500,000 bags, and the rest of the world contributes an equal amount, the total 11,000,000 bags will come fully up to the world's requirements.

CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, October 24th, compared with those of the previous week:

Clearings.	Oct. 24.	Oct. 17.
Montreal	$12,465,170	$11,172,524
Toronto	6,191,078	6,209,581
Halifax	1,165,900	1,186,954
Winnipeg	1,925,803	1,605,016
Hamilton	728,411	843,931
Total	$22,476,362	$21,018,006

Aggregate balances this week, $2,928,945; last week, $2,816,136.

—It is announced that a branch of the Bank of Ottawa has been opened at Portage la Prairie, Manitoba.

—The annual meeting of the Industrial Schools Association, of Toronto, was held on Saturday last, at the Victoria Industrial School for boys, Mimico, when in the absence of Mr. Stapleton Caldecott, chairman of the managing board, Hon. J. M. Gibson, provincial secretary, took the chair. A feature of the occasion was the presentation to the school of an oil painting of the late W. H. Howland, who is gratefully and lovingly remembered as the founder of the school.

—As the insurance field widens in Canada there is likely to be no lack of organizations to fill it adequately. Among the most recent to place itself in our midst is the Ocean Accident and Guarantee Corporation, Limited. This is by no means a new or untried concern, for it was founded some twenty-five years ago in London, England, has a subscribed capital of a million and a quarter, with $468,000 paid up, and has already accumulated a reserve of $650,000. The range of the company's business includes personal, accident, workman's benefit, driver's risk, elevator insurance, employer's liability and third party liability insurance. The head offices for Canada are in Montreal, where the company has had the good fortune to secure as an advisory board Mr. W. M. Ramsay of the Standard Life, and Mr. E. B. Greenshields, the well-known dry goods importer. The general managers are Messrs. Rolland, Lyman & Burnett. At No. 34 Adelaide street east, in Toronto, is the office of the chief agent for Ontario, Mr. G. G. Burnett, who informs us that the company has deposited with the Receiver-General at Ottawa the sum of $75,000.