

given, I prefer to believe that either the London "Manager" was badly "stuffed" by the "Detroit Agent," or that the companies with whom the risk was "placed" are of the species given to writing underground insurance; for mark this fact, the only American companies authorized by our government to do business in Canada are members of the London Board of Fire Underwriters, and very loyal members too.

I repeat to the London agents and all other responsible insurance men or bodies of men, the words of your article: "Hold fast that which is good," and would add: do not believe all the tales you may hear of pure philanthropy and disinterested kindness in placing risks and then kindly returning them when their brethren elsewhere have "learned to behave themselves," i. e., come down to his rate. This circular reads very much not as if the "Local Board of Underwriters" had been trying to run the business of the Manager, but very much rather as if the "Manager" were trying to run the Insurance Companies, and thought he was succeeding.

UNDERWRITER.

CHOICE OF EMPLOYMENT.

To the Editor of the Monetary Times:

SIR.—You say true, in your article last week, on "Idlers from Choice," that idlers, or would-be idlers, are too plentiful. To my knowledge they are so in the business world. And it is because so many are afraid to work, are, in other words, *above their business*, that they don't get on. Plenty of people are fools enough to imagine that work which hardens or blackens the hands, or brings sweat to the forehead, is degrading. I have had young fellows in my employ who would take off their coats (when it was warm) and work like bricks in the office, but when sent into the warehouse to pile prints or Canadian woollens, they felt hurt—deemed it "lowering." Such lads have to learn that, as Dr. Ormiston told us on Sunday: "No man is poor; no man need feel destitute who is the possessor of a trade. He is one of the freest of men, and may be one of the happiest, who has in his two hands the wherewith to earn his bread."

It is a pity that Canadian fathers and mothers do not more generally give their offspring trades. I learn from an American paper that when the Metropolitan Museum of Art in New York, opened a class to teach the science of plumbing, it was then said by a correspondent that if this move would lessen the number of young men whose highest ambition seems to be to stand behind a counter and wear good clothes, it will be a benefaction.

The Philadelphia Record says: "There is a great deal of money in trades and very little in counter-jumping, and yet only one young man in a hundred is willing to blacken his hands with tools. It is not always the boy's fault, however. A gentleman of my acquaintance, who is a broker in Exchange Place, said to me recently: 'I ought to have been a machinist; I would have been rich by this time. When I was a boy I wanted to go into the Allaire Works, but my father was afraid it would soil my hands. He wanted me to be a gentleman. The result is that I have never liked my business, and never made more than a living at it. Had he let me go in as an apprentice in the machinist trade, I would have been building engines and coining money by this time, and my whole heart would have been in it.' The fathers of to-day in New York are the same. They would almost as soon bury their sons as make them apprentices. The result is a race of mediocre clerks and book-keepers, who part their hair in the middle, smoke cigarettes of paper, and find their intellectual level in the flash newspapers of the day."

I don't approve of forcing a boy to a trade if he dislikes it; but what we must do is to persuade our young people out of the snobbish notion that there is anything ignoble about the work of an artisan. It is the man who dignifies the occupation and not the occupation which does that for the man. Better a counter-clerk than an idler, by far; but better an intelligent and skilled mechanic than a retail salesman. He has a far better chance.

PRACTICE.

WINNIPEG, Man., July 25, 1882.

To the Editor of The Monetary Times:

SIR.—Hearing a great many complaints made by people here about not being able to get their freight when it arrives (which is generally in

from four to six weeks from date of shipment and must not be expected here in less time; other people's guarantees to the contrary notwithstanding.) We, being generally applied to for assistance, would feel obliged if you would feel obliged if you would publish the following short rules for the guidance of those who, not being in business, have not as yet been informed of the way to save any trouble as well as unnecessary delays in this matter:

1st. Be sure and bring through with you one copy of the invoice with all articles or packages named on it, together with shipping bill, having written on it the guaranteed through rate of freight. 2nd. Mark every package fully with the address, also the weight if possible. 3rd. Never prepay the freight through, for in prepaying freight you run the risk of having it billed here as if not paid by some of the American roads, over whose lines it may pass, and then have to pay it over again here, without any redress, except trying to collect the amount first paid.

We know of cases in which it was a real hardship when the money had to be paid the second time.

Yours Respectfully,

R. W. FRANCIS & Co.

FIRE RECORD.

ONTARIO.—Fergus, July 27th.—Hugh Black's shingle mill burned down, fire originated in furnace. No insurance.—St. Helens, 27th.—Ed. McGuire's barn struck by lightning and consumed, with 12 tons hay; loss \$800. Insured in West Wawanosh Mutual \$400.—Palmerston 28th.—Finnemore and McKinley's frame flouring mill, 4 storeys, burned; loss \$16,000, insurance \$9000.—Woodale, 19th.—John Conway's barn struck by lightning and burned, with 8 tons hay, machinery and animals; loss \$1000, no insurance.—Frankville, 27th.—George Holmes' barns and sheds burned, no insurance.—Dundas, 27th.—R. W. Suter's sheds and outhouses burned, also Miss Turner's dwelling house gutted; loss \$500 to Miss T. and \$300 to Suter.—Milton, 23rd.—Allan Byer's barn near here burned to the ground last night; loss with contents \$700, insurance \$300. Three or four days previously Levi King's barn near by was burned; tramps suspected in both cases.—Napanee, 27th.—S. M. Delor's ashery gutted and Montgomery's dye works partly burned, greater loss being averted through the good services of the Ronald steam fire engine; Delor's loss \$300, insurance \$400; Montgomery loses \$500, insured for \$150.—Teeswater, 30th.—Wm. Kemp's dwelling burned down, loss \$300, no insurance.—Cardinal, 31st.—Elgin cheese factory destroyed; loss \$1600, no insurance.

OTHER PROVINCES.—Steeves Mountain, N. B., 24th.—John Murray's house and barns burned, with machinery and other contents; loss \$1600.—Portland, N. B., 27th.—The Thompson House, a three storey wood building, owned by the Hazen estate, partly burned. McMonagle & Ward's shoe stock destroyed; loss \$800, insured \$400 in Com. Union and \$400 elsewhere; Frank Wallace, undertaker had his stock damaged.—Granby, Que., 24th.—Clark & Barr's store destroyed, stock and contents mostly saved, building insured S. & S. Mutual \$800 and Eastern Townships \$1000.—Galt, Aug. 1st.—Victoria Bending Works, owned by Robt. Scott, of St. Catharines, occupied by Perry & Cook, destroyed; loss of the latter about \$1000, insured; Scott's loss probably \$9000, covered in Gore District \$5,000; Waterloo Mutual, \$3,900; Western, \$2,000.—London, July 31st.—Roof of George Jackson's Plough Factory burned; loss probably \$700, covered in Scottish Imperial and Phoenix.—Chatsworth, July 31st.—John Hopkins' British Hotel burned; insured in Citizens for \$2,000. Mrs. Bain's millinery shop also destroyed, contents mostly saved; no insurance. A vacant house adjoining also burned. Long Reach, N. B., 26th July.—Capt. A. B. Holder's two barns with contents destroyed; loss \$700; no insurance.—Montreal 30th.—A fire took place in a manufacturing concern over Alexander's confectionery shop, damaging the latter to extent of \$800, and building \$600.

—Hay-making has commenced pretty generally throughout the Eastern Townships, and the crop, as a whole, promises to be a fair average one, considering the unfavorable character of the Spring. The Whitfield Model Farm at Rougemont, Que., will cut 200 acres of hay this season.

THE PAPER INTEREST.

Contrary to the generally received belief, the manufacture of paper in Canada is not an industry of even comparatively recent origin and growth, but its first inception dates as far back as the opening decade of the present century, a period at which our native industries were naturally few in number, and limited in their scope and general character. It is nevertheless a matter of record that Messrs. Mears, Wall & Jackson, a firm of Americans, commenced the building of a paper mill at the village of St. Andrew's, in the then Province of Lower Canada, in 1804, and paper was made therein in 1805. The mill was subsequently bought in 1807, by a Mr. Brown, who ran it for twenty-five years, only shutting down upon the expiry of the lease of the water privilege. The second mill was, as nearly as can be ascertained, built in the County of Portneuf, on the Jacques Cartier River, in 1810 or thereabout. The first mill to run in the West, was built by the Hon. James Crooks at Flamboro, near Hamilton, while Nova Scotia boasts of having had one at Bedford, near Halifax, some seventy years ago.

Though so early established the development of this industry was by no means rapid, but, on the contrary was of a very gradual character until comparatively recent years. The very early mills alluded to, made, as a rule, only coarse wrapping papers, but as years advanced and the country grew, the manufacture of news, print and book papers was gone into somewhat extensively, until at the time of writing this industry has attained such an importance, that there is a fair prospect of the local demand for all qualities of paper, except writing papers of the finest and most expensive grades, being filled nearly altogether by Canadian mills.

It may here be stated as a fact of interest, that up to a year after the Confederation of the British North American Provinces, all the paper used by publishers in the Provinces of Nova Scotia, New Brunswick, and Prince Edward Island was imported from Belgium. This was of a very inferior quality, heavily loaded with clay, and the total yearly importation did not much exceed \$30,000. Upon the consummation of Confederation, the paper makers of the Upper Provinces went into the field, and aided by the heavier duties imposed under the new Dominion tariff, secured the trade, supplying a better article at fair prices, and have ever since retained the business of the district.

The years which witnessed the closing scenes of the American war were exceedingly profitable ones to Canadian paper-makers, and the recollection of those palmy days of active business and handsome returns still lingers gratefully in the memory of those who were then, and are still, engaged in the trade. A number of the American mills had been destroyed during the war, while others had failed or were closed down so that the demand was larger than the mills running could well supply, and common news print was worth twenty cents a pound and over. Of course, allowance must be made for the then greatly depreciated currency, and the heavy duties on goods going into the States, still there was money in it for Canadian makers, and considerable quantities of paper were sent into the American market at prices netting large profits. Some idea may be formed of the extent of the trade then done in this direction, when it is stated that a first sample order from a large Boston firm to one of our prominent mills amounted to some \$24,000.

This, together with the generally prevalent prosperity in our own country, naturally led to the extension of the interest, and during the years from 1865 to 1873, a number of new mills were projected and built, at Newburg, Napanee, Joliette, Kingsley Falls and other points, until at the last-named date there were in all thirty paper mills in active operation throughout Canada. Despite the consequent largely increased production, the supply did not seem in excess of the demand, prices during the period designated were very fairly maintained, and yearly balances evidenced substantial gains; indeed, such was the belief in the money-making possibilities of the trade, that in one case parties were found willing to be charged interest at the pretty round rate of from twenty to twenty-five per cent. upon money borrowed to invest in the erection of a paper mill, and this at so late a date as the year 1873. It is needless however, to state that even a paper mill cannot sustain such a load of interest and survive, and in this particular instance, after a brief proprietorship of about two years, the original projectors of the mill had to give up the struggle and the works passed into other hands.