PEOPLE'S LOAN AND DEPOSIT COMPANY.

The report of the People's Loan and Deposit Company shows its revenue from interest and rents last year to have been \$55,543. Its disbursements for interest and for office expenses were both reduced, but it had to pay out \$25,637 for taxes and repairs on properties which fell into its hands. Since last annual meeting it sold properties to the extent of \$84,498, getting part cash, but has still real estate on hand to the extent of \$136,164. The management is to be commended for frankly presenting the state of affairs in its report. It has written off \$24,359. Deposits have been reduced to \$113,000, and the total indebtedness to the public is now \$425,000, against which the company has assets valued at more than a million. The reduction in deposits is partly offset by conversion of these into debenture money. We observe that the company offers debentures for sums of \$100 and upwards, bearing $4\frac{1}{2}$ per cent. interest for one to five years from date of issue.

DRY GOODS ITEMS.

French costumes for day wear are of cloth or fancy velvet.

In Paris, the favorite hats for spring wear will be those of small black chip.

The Montreal Cotton Company has declared a quarterly dividend of two per cent.

No charge has occurred in the raw silk market in Lyons, and the previous conditions of dullness and weakness are still ruling.

Princesse robes, in satin merveilleux and moire aatique, are reappearing in London, and are likely to stay, says the Draper's Record of February 8th.

Black lace veils edged with white lace are in vogue, especially with the large hats on which are pretty much all the feathers one ordinary African ostrich wears every day.

We have not done with velvet yet, and fancy spotted velvets (black spot on colored grounds) are shown as up-to-date dress trimmings, says London Fashion. It is used for the sleeves of a black satin evening bodice.

The Board of Trade returns states that the total cotton imports at the various ports of the United Kingdom during the week ended the 30th ult. amounted to 72,508 bales. The exports for the same period were 9,364 bales.

The question of bustles, or dress-improvers, to be more polite, cannot be said to be settled. The Parisian Bon Marche laid in a stock of them last month, but the couturiers of that city are to a man opposed to the use of them.

The new shades in velvets are flesh-color, ruby, coral-pink, and a violet paler than Parma, says a Paris letter. The flesh pink is seen filling up the *decolletes* of black dresses, so that at night a lady looks as though she really was *decollete*.

Some of the velvet ribbon for hats is richly embroidered. There is a great change in the crowns of hats and bonnets among the French-Many hats have a high crown, the shape of a heart. Bonnets show the same shaped crown, but not high.

Glasgow advices of 6th February say that there is nothing special doing in the cotton yarn market. Buyers are holding off and cotton is expected to touch a lower figure. The linen industries of Kirkcaldy are actively employed for home trade; floor cloths and linoleums are steady.

Skirts are more often trimmed than they were a few weeks since. Tailor-made costumes have bands of cloth stitched down on the seams, which are multiplied for the purpose of showing off the trimming. The trimmings used for skirts are mostly flat, the exceptions being bows of wide ribbon set here and there.

The Sherbrooke Yarn Mill Company is being formed by Messrs. G. T. Armstrong and R. B. Robinson, the latter gentleman having been connected with the Paton Mills Company for twenty-five years, lately as foreman of the spinning department. The works are to be in the Gas and Water Company's building on Factory street.

The following buyers were in Manchester on Thursday, 6th inst.: Messrs. John Martin (Toronto), W. G. and R. E. Smith, of Manchester, Robertson and Alison (St. John). Other arrivals include Messrs. P. H. Burton (Toronto), and E. A. Small (Hamilton, Ontario). From St. Johns, Newfoundland, the following have arrived:—Messrs. Hugh, Baird, Greeve, G. Knowling, Paterson, and A. Rodger.

Rylands & Sons are doing well, according to the report of that company for 1895. As much as £117,866 is available for dividend, as compared with £84,276 for the corresponding period of 1894. The dividend for the first six months of the year was at the rate of $12\frac{1}{2}$ per cent. per annum; and the same rate was proposed for the second-half. The paid-up capital is £2,734,000 and the reserve half a million.

The Dry Goods Economist says that American markets are pestered with inferior threads in imitation of well-known brands. And they are dishonest in lengths, too. Among the most flagrant of these falsely marked threads is the "Family thread," billed as "Crown linen thread." This thread is put up on a red spool, with a red label which closely imitates the spools of standard makers. It is stamped "100 yards." Upon measuring several of these spools they were found to contain from 50 to 59 yards only.

At the annual meeting of the Manchester Chamber of Commerce, Mr. W. H. Holland, who presided, referring to the Indian cotton duties, said that there was one feature of the situation on which they might console themselves. It was that consumption had been proceeding in undiminished volume in India all the while, and consumption was a decisive factor as to what trade should be. One of the most striking features of our trade during the past year had been the enormous revival of business relations with the United States.

Not quite so much activity is observable in the hosiery trade of Nottingham. The wages dispute is, to a certain extent, exercising a depressing influence. Wool vests and combinations are selling in good quantities, and manufacturers of seamless hosiery are well employed. Black merino stockings and half-hose have been in steady request, and prices have an upward tendency. Some of the glove branches have done more business, and there has been a limited demand for plain and fancy silk stockings and half-hose, prices being favorable to buyers.—Draper's Record.

The twenty-fourth annual meeting of the Linen Merchants' Association was held in Belfast on 29th January. The report stated that the improved demand which sprung up-in 1894 for canvas and other coarse goods continued and developed until all looms suitable for making these articles were turned on to them, and orders were booked for several months' work ahead. For 4/4 power-loom linens demand was quiet, but sufficiently large to reduce stocks. Ballymena linens found an outlet, owing to their low prices: stocks decreased, but production had also decreased. County Down medium and heavy linens were taken, as made, at about same prices as during 1894; production had been rather decreasing. Cambrics and lawns were actively bought up.

FOR GROCERS AND PROVISION DEALERS.

Virden shipped 69 car loads of beef and pork during 1895.

The good resolutions of New Year's day may be revamped for Lent.
"I've taken quite a shine to you," remarked the blacking brush to
the shoe.

Essex county council will petition the Legislature for appointment of fruit inspectors.

One of the large paper-box factories in New Haven, Conn, recently received an order for 85,000,000 cigarette boxes.

California olive growers say that a big demand will keep up this season in the Eastern States for California olives.

Messrs. Ross & Climie, of the Brussels flour mill, have dissolved partnership. Messrs. Gibson and Ireland, of Wroxeter, have purchased the Blyth flouring mills, the price being \$6,500.

A few tobacco growers in Connecticut and Massachusetts have formed a joint stock company, with \$10,000 capital, for the purpose of selling tobacco for farmers on commission, as any leaf house would do.

A mixture of Moncton refinery sugar and molasses was being sold in the country market around St. John under the name of maple sugar. But the city officials came down on it and pronounced it not fit to be sold.

A decline is announced in the system of selling goods, more especially cigars, with a gift scheme attachment, which was so generally in vogue a few years ago in the States and still exists to a moderate extent.

It is apparent that the popularity of edible snails among American epicures is on the increase. The average weekly importation of these delicacies into New York from France at this time of the year is 75.000.

The local grain dealers around Portage la Prairie, Man., all wired to their agents in the country on Saturday last to pay no more than 48 cents per bushel for grain, the reason being that the Chicago market is weakening again.

Montreal excisemen have seized an illicit still at the Trappist monastery in Oka, having a capacity of twenty-five gallons a day. The superiors claimed the whiskey was distilled without their knowledge. The machinery was seized.

Suit has been brought by a New York attorney for an Edinburgh firm against parties interested in the packing of gelatine under a checkered wrapper, imitating that of J. & G. Cox, under the title of "Baker & Co.," the product being labeled "Baker's Superior Gelatine."