

	1889.	1888.	1887.	1886.
Flour received, 1889.....	400,871	504,224	539,845	581,535
" " 1888.....				
" " 1887.....				
" " 1886.....				

The shipments were as under:

	1889.	1888.	1887.	1886.
Wheat, bush. 1,037,579	1,644,784	6,927,802	4,531,369	
Corn, " 4,623,839	1,358,905	595,757	3,544,862	
Peas, " 637,592	353,439	1,618,215	1,587,102	
Oats, " 62,583		502,108	1,742,754	
Barley, " 4,072		7,518	7,851	
Rye, " "		109,123	15,937	
Flour, barrels. 423,015	221,696	515,764	416,967	
Meal, " 41,919	4,045	31,833	39,597	

#### MONTREAL CLEARING HOUSE.

Clearings and Balances, week ending 12th September, 1889:

	Clearings.	Balances.
September 6th.....	\$1,986,117	\$ 343,720
" 7th.....	1,543,878	189,233
" 9th.....	1,199,769	213,260
" 10th.....	1,877,185	270,230
" 11th.....	1,562,236	231,808
" 12th.....	1,815,895	357,429

Total ..... \$9,984,080 \$1,605,680

Last week.....\$8,356,395 \$1,209,906  
Week ending Aug. 8.. 9,817,146 1,441,277

#### LATE CUSTOMS DECISIONS.

During the months of June, July, and August the following decisions were made by the Canadian Customs authorities:

- Silk circulars, lined with fur, 30 per cent.
- Woollen circulars, lined with fur, 10 cents per lb. and 25 per cent.
- Fur jackets, etc., lined with satin, 25 per cent.
- Felt slippers, 10 cents per lb. and 25 per cent.
- Broken rice, 1½ cent per lb.
- " Ridge's Food," 30 per cent.
- Paper stucco, for decorated ceilings, 35 per cent.
- Paper flour sacks, illustrated and printed, 15 cents per lb. and 25 per cent. ad valorem.
- Barrel head linings, 25 per cent.
- Sweet spirits of nitre, \$2 per gallon and 30 per cent.
- Hay rakes made of wood, 35 per cent.

#### HINTS TO RETAIL MERCHANTS.

The stock of a country store should never be allowed to run low in any line, as a customer is almost sure to ask for something that has run out. As a result of it the customer visits the store of your competitor and you lose the profit of the sale, and having learned the road to your neighbor's he may forget the road back to you.

The person who understands the handling of goods has a great advantage over one who does not. No matter what the dimensions of the store may be, it will be attractive in the same proportion as the right goods are in the right place and shape.

If in making sales during the day you notice certain lines are getting low, immediately enter them in the order book, and whenever making orders for goods with the firms with whom you have communication be careful to scan the order book closely, and then it will be certain that you will not hear the aggravating reply of the clerk, "We are out of it."

In displaying goods to advantage it very often happens that your ideas, although of the highest order, must be discarded, if you have in view the development of your personal patronage. Almost anybody can stow away goods, but the number who can place a large stock in a small space and at the same time have it attractive is small.

There is no sense in deluding ourselves with fictitious values. An inventory should always be taken at rock-bottom to be a solid inventory and of good value. Goods should be estimated at actual market value regardless of the first cost. There is no satisfaction in invoicing shelf-worn goods at the original cost.

The points which dictate a policy for a strictly cash store are different in a measure from those that govern a credit business. Trade varies with a neighborhood, the class of stock kept, and the policy of the proprietor or his assistants, and other things. People become wedded to trading in one place from any one of a hundred reasons, while but few are attracted to a credit store on account of low prices.—*Dry Goods Chronicle.*

#### FUR TRADE NOTES.

Two cars passed through Fort William the other day, the value of their contents reaching the nice little sum of \$117,300.25. They were loaded with furs of almost every conceivable variety, representing black and brown bears, badgers, beavers, ermines, fishers, red, cross and silver foxes, lynx, martins, minks, musquash, otter, raccoons, skunks, weenuskus, wolves, and wolverines. Of this quantity Rat Portage furnished \$33,062.16; Wabigon, \$26,242.66; Savanne, \$11,060.87, making a total of \$70,365.68. The other car hailed from Winnipeg, and contained furs to the amount of \$46,935.57.—*Fort William Journal.*

The drying up of the ponds and small lakes during the last few years has been most disastrous to the muskrats. All over this western prairie region a series of dry years has been experienced, which has quite changed the appearance of the country. In sections where ponds and small lakes were numerous, now no surface water will be met with in many miles. Even some of the larger rivers and ponds have practically disappeared. Ducks and water fowl have also been effected by the drying up of the lakes and streams.—*Winnipeg Commercial.*

#### INSURANCE NOTES.

The annual meeting of the Canadian Fire Underwriters will begin in Montreal on the 24th September. The business will likely occupy most of three days.

Mr. Alfred Taylor, senior, who was vice-president of the Mutual Reserve Fund Life Association, has resigned the position, and the *Review of London, England*, in referring to the fact, says: "We congratulate Mr. Taylor on having got out of the Mutual Reserve Fund, and we are absolutely indifferent as to his reasons. He is well out of a bad business, and that is all there is to be said about it."

It is estimated that no less a sum than \$1,300,000,000 of new life insurance has been issued during last year, and that the whole amount of life insurance in force at the end of the year the world over was \$8,300,000,000.

The number of gallons of water pumped by steam and water at the Montreal wheelhouse during August last was 453 million gallons, as compared with 441 million in August, 1888; it is also an increase of 25 million gallons over July, 1889. The proportion raised by steam was 105,007,700 gallons, and by water 353,390,841 gallons.

The *London Review* has a good story of a Government clerk, who thus unbosoms himself to a friend: "I'm in a frightful hole. I

went to see two doctors yesterday and got a medical certificate from each. One was a certificate of health for a life insurance company, and the other was a certificate of illness to send to the chief with my petition for a week's leave of absence." Said the friend—"I've done that myself. What's the matter?" G. C.—"Matter? Great Scott! I mixed the certificates in mailing them. The insurance company has my certificate of ill-health, and the chief has my certificate of good health."

Moncton, N. B., was recently in danger of being destroyed by forest fires which seem to be devastating a large part of northern and central New Brunswick. A long-protracted drought favors the fires, which have burned up many millions of timber trees.

A naphtha launch exploded with terribly fatal results last month, at Buffalo. It was not due to any weakness of the machinery, but to the leakage of the gas. The catastrophe proved what we have always suspected, that a material of the exceedingly combustible and explosive properties of naphtha is bound to be a dangerous fuel to manipulate. Underwriters have learned from experience this general doctrine, says the *Monitor*, that no matter how great the precautions adopted the risk is apt to increase with the increase of combustible or explosive agencies.

Mr. Hine thinks that women are better and more persuasive off-hand talkers than men. The number of women insurance agents is growing. The *Brooklyn Times* describes Mrs. E. E. Atwood as a quiet, capable little body who conducts a life and fire insurance agency in the most systematic and methodical manner in the Equitable Building, Boston. Miss Annette Whitney conducts a successful insurance business in Osage, Iowa, and Mary K. Murphy, the real estate agent who does a big business in the 23rd and 24th wards of New York City, is also a fire insurance agent.

A bill consolidating and extending the powers of that good old English insurance company, the Liverpool and London and Globe, has been before the British House of Commons, and on a report of a select committee it was ordered to be reported for a third reading. The bill empowers the company to effect insurances against loss or damage to any kind of property in transit by land or water, against loss or damage by reason of storm, tempest, or accident of any kind, whether on land or water, either to property or person, including loss by theft or seizure. We presume the company in virtue of this legislation will be empowered to carry on a like range of transactions wherever it is doing business.

#### ANOTHER OLD LANDMARK GONE.

One by one the old inhabitants of Toronto are passing away. Probably the oldest man in the city was the late Mr. J. Sydney Crocker, who died a short time ago in his ninetieth year. Mr. Crocker was an Englishman who had long resided in Canada. He removed from Kingston to Toronto in 1859 or 1860, and was for years manager of the Provincial Insurance Company. When he resigned that position Mr. Arthur Harvey succeeded him. Mr. Crocker was a gentleman of the old school, a person of refinement, an artist, and a scholarly man who commanded the esteem of all who knew him. He was an actuary of some note, and for many years held the position of sole auditor of the Canada Life Assurance Company. He was at one time secretary of the Toronto Board of Fire Underwriters, a position he filled with much acceptance for many

e; also about 20 organs of styles. The exterior finish is handsome, and the good them by the public is shown

#### ROOKE EXHIBITION.

hibition, as the fair at Sher. Northern Townships Agricultural has this year been very successful display made of natural and products and in the attendance. To have been 18,000 people present, and total receipts are which is several thousand. It is found that the regular sale of spirits on the of marked advantage; this or disorderly conduct were management appears to have diligence and fairness and at the exhibition to the gen.

g in the centre of a prosper. and cattle raising district, agricultural features of the maps the greatest attention, ty of the visitors being of herbrooke and other towns by year showing a greater ures, and on great occasions, nion Exhibition of 1886 at manufacturers of Montreal Ontario are glad to put their There are on this occa- om St. John, N. B., from ronto (Gurney's stoves and tment of field machinery) A strikingly large dis- ods is made by the Paton mpany. It consists of car- oollen tweeds, overcoatings, beavers, naps, trouserings, abbers. All these are made actory, where 600 hands are uebec Worsted Company's p rated by the Paton Com- aking a variety of goods in e factory is in Quebec, and s. The exhibit here com- fingering yarns and yarns re of worsted cloth. There creditable exhibits in the luding one by the Tylee Lennoxville.

#### L GRAIN TRADE.

rain and flour to the seaboard e route has shown remark- ate years. For example, the received at Montreal up to as over 5,000,000 bushels, in 1887 was 8,341,000 bush- year it is only 1,991,000 n corn, on the other hand, re 607,000 bushels and are Shipments vary in the The quantity of grain re- is shown by the following om the *Gazette's* official y 1st to September 4th:

	Bushels.
1889.....	8,164,889
1888.....	5,876,791
1887.....	11,582,791
1886.....	12,154,182

is included wheat, corn, and rye. The proportion year was 2,067,000 bushels, 000 bushels. Receipts of