ing apt words upon saving money: "A man's earning period is between the ages of 20 and 55. Unless he saves in these years the probabilities are that he will not save at all, but be dependent upon his declining strength to supply him with the necessaries of life, at a time when he should enjoy some degree of rest. When a man has an insurance premium coming due at a certain time, it is wonderful how easily he can arrange to meet the payment. If there were no premium, in nine cases out of ten, he wouldn't be a cent richer at that given time, but would have spent the money somehow."

IN THE DRY GOODS STORE.

There is a lack of demand in the New York market for print cloths, and business is quiet.

Both raw mohair and alpaca are quite firm in England, and spinners of these are busy for some months ahead.

Khaki serge, in 45 and 46 inch widths, is being offered by retailers in Manchester, and khaki ties are conspicuous.

The evident tendency toward piece-dyes is likely to cause consternation in the ranks of domestic manufacturers of homespuns and similar fabrics.

On the American markets the recent improvement in general demand for cotton goods has been maintained, and there are advances in prices in different staple goods.

In Leeds, in mid-February, the clothing trade was in a very healthy state, and not only were the factories busy, but good orders continued to arrive from all the home districts

Bradford holders of wool are very stiff in their views. If there is an exception it is probably in fine merinos, which received a set-back at the December London sales.

The British linen trade did well last year, but is likely to be busier than ever in 1900. The tone is increasingly firm, says the Belfast correspondent of The Drapers' Record, and values are steadily rising.

Heavy Government orders in Forfarshire and Fifeshire in Scotland, as well as in the North of Ireland, for flax goods, has made it more difficult than ever for makers of fine linens to deliver orders.

Buyers in England of serges for dress goods and for juvenile suits are paying, though with reluctance, the advanced prices that manufacturers are forced to charge by reason of the advance in raw material.

All classes of worsted yarn spinners are still well engaged, and a combination of spinners of both cross-bred and fine merino yarns is spoken of. Should this be formed it will have a capital of at least fifteen millions.

Among buyers for Canadian houses who have arrived in England are: Mr. A. J. Johnston, Messrs. Wyld, Grasett and Darling, Toronto; Mr. H. S. S. Molson, Messrs. Gault Bros. & Co., Montreal; Mr. James Furner, Winnipeg; Mr. J. Applebee, Brantford, Ont.; Mr. H. H. McCurdy, Messrs. McCurdy & Co., Antigonish, N.S.; Mr. T. F. Kingsmill, London, Ont.

FOR GROCERS AND PROVISION DEALERS.

The tea market, both in Montreal and New York, is quiet and steady.

The Sicily filbert crop was a small one, only 10,000 bags remaining on January 1st.

New York holders of prunes have more faith this week than they have shown heretofore.

The export of olive oil from Italy during 1899 reached 15,430 tuns, against 14,894 tuns in 1898.

It is reported that part of the cargo of the "Californian" consisted of 12,000 boxes of Canadian cheese.

Although Lent began last Wednesday its effect on the demand for salt and pickled fish is not yet noticeable.

At New Glasgow the Maritime Milling Company's works were completely destroyed by fire Saturday night, entailing a loss of at least $150,000, with insurance of $65,000 on stock and $25,000 on buildings. The property was in three buildings, power-house, mill and elevator. The mill had been turning out eighteen carloads of flour weekly, besides feed.

Private advices from Rio reported the coffee market 20 points higher, and advices from Santos reported an advance of 10 points.

The first arrival of new crop Japan rice in New York was reported this week, and sales for prompt shipment were made at 5 cents per pound.

There are few dried peaches remaining on the Pacific Coast, the demands from the Western States and the Government having absorbed them.

Outside stocks of American sardines which have been offering under the trust's prices are being cleaned up, and a stronger tone to the Eastern market is being developed.

Another object of the National Association of the kind is to undertake the prosecution of swindling traders wherever found. A local association will probably be formed by the San Francisco merchants.

Jobbing grocers report a good and increasing demand for all descriptions of canned goods, says The N. Y. Journal of Commerce, but state that, except for a few fancy brands of corn, peas and tomatoes, futures are neglected by the retailer.

More than a hundred wholesale and retail merchants of San Francisco, Cal., met the other day to hear Mr. W. H. Preston, of Iowa, lecture on Credit Men's Local Associations for mutual enlightenment on the best credit systems, and for the promotion of desirable and needful legislation for the protection of credits.

"How is it that in every village, town or city there are two classes of grocers? One never talks or thinks about the evils of competition and bad credits, while the other is always telling a doleful tale of small profits, ruinous competition and bad debts. Is not the difference in the men and their methods?"—American Grocer.

—In moving the adoption of the half-yearly accounts of the Bank of British Columbia Sir Robert Gillespie pointed out that progress of trade and the enlargement of other interests in British Columbia had brought keen competition in banking; that they now had nine banks to compete with, whereas formerly they were with one exception the only bank in the province. However, the bank had held its own. He also called attention to the increase in provincial exports from $1,858,000 in 1874 to $14,748,000 for the year ended June last, of which $10,467,500 was derived from mines, and to the fact that capital for the development of the resources of the province is coming in more freely.

—The Merchants' Bank of Halifax will increase its capital stock by $1,000,000, bringing up its total authorized capital to $3,000,000.

CLEARING HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, Feb. 22nd, 1900, compared with those of the previous week:

CLEARINGS.	March 1, 1900.	Feb. 22, 1900.
Montreal	$11,905,741	$13,629,880
Toronto	8,400,544	9,866,639
Winnipeg	1,536,318	1,733,543
Halifax	1,307,725	1,282,746
Hamilton	656,166	749,174
St. John	527,446	578,304
Vancouver	681,905	725,369
Victoria	......	546,964
	$........	$29,112,619

Aggregate balances, this week, $........; last week, $4,063,953

Meetings.

CANADA LIFE ASSURANCE CO.

The annual meeting of the Canada Life Assurance Company was held in the company's head office building, Toronto, on Wednesday, 28th February, 1900. Hon Geo. A. Cox, the president, occupied the chair, and there was a crowded gathering of interested policy-holders and shareholders. The annual report was read by the chairman, and the financial statement by the secretary.