

the association's insurance benefit. It was also decided to take steps for the formation of a Commercial Travellers' Executive Association, looking to the affiliation of all the associations. Amendments to certain articles of the by-laws gave the Board power to enter into contracts with accident insurance companies, providing for the payment of \$500 at death, and a weekly indemnity for temporary disability, of \$25. The annual premium for such insurance is not to exceed \$12. The following directors for 1892 were elected:—For Toronto—Messrs. Joseph Kilgour, W. B. Dack, M. C. Ellis, John Everett, Hector Morrison, John Orr, H. S. Stanbury, James Haywood, and John A. Ross. For Hamilton—Messrs. John Hooper, H. Bedlington, E. A. Dalley, W. E. La Chance, W. G. Reed, and J. H. Herring.

The annual meeting of the Mutual Benefit Society, in connection with the above, was held on Tuesday, and a satisfactory report presented. An amendment to the by-laws gives an additional thousand dollars insurance to members under 50 years. The following officers were elected for 1892:—President, Jos. Bonniok, Toronto; Vice-President, Jas Greenfield, Toronto; Treasurer, Warring Kennedy, Toronto; Trustees for Toronto:—T. M. Bayne, Robert Crean, Thomas Dunnett, W. B. Dack, H. Goodman, Hector Lamont, John A. Ross, Jos. Taylor, S. R. Wickett. Trustees for Hamilton:—Wm. Bremner, E. A. Dalley. Trustee for Winnipeg—W. M. Ronald.

The annual concert of the Travellers' Circle will be given in Association Hall on Tuesday evening next.

DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION.

The Dominion Commercial Travellers' Association held its annual meeting in the Natural History Hall, Montreal, on Saturday last, the 19th instant, to learn the result of the voting for officers and listen to the annual report. Mr. Fred Hughes, the retiring president, was in the chair, and the meeting is pronounced one of the largest and certainly the most successful one ever held in the history of the association. The annual report showed an increase in revenue over the preceding year of \$5,000, an announcement which met with marked approval. The annual report showed an increase in membership of 71 during the year. Three hundred and twenty-eight new members were received, while two hundred and fifty-seven failed to renew their subscription, making the present number on the roll twenty-two hundred and fifty-one—(2,251). Nine members had been removed by death and the claims arising therefrom, amounting to \$6,170, were promptly paid. The total income for the year amounts to \$27,721.64, and the expenditure, including insurance indemnity, \$11,841.62, leaving a net gain of \$15,880.02 for the year, carried to capital account, which now reaches the sum of \$108,012.82.

The report mentioned that on December 1st, deputations from the various associations, with several leading merchants, "waited upon the passenger agents and pressed for further railway concessions, which have been taken into consideration by the railway department, and we are now awaiting their favorable reply. The amount paid for weekly indemnity for accidental injuries received has been far in excess of last year. In this connection we beg to announce that a further reduction to

\$3 per \$1,000 has been made by the London Guarantee and Accident Insurance Company to members of this association who may wish to carry additional accident insurance."

The election of officers, which is always an animated feature of this yearly gathering, on this occasion resulted as follows:—President, Fred. Hughes (re-elected); vice-president, R. C. Simpson; directors, Alf. Billiett, James L. Gardner, John E. Wright, R. G. Stokes, and Charles Gurd.

OUR WINNIPEG LETTER.

Some "few months ago the Molsons Bank opened branches in Winnipeg and several other points in the West, and has already taken its place with the rest of the older banks, and is doing a most creditable business. It is now announced that one of the French banks will shortly establish a branch here. The vice-president, general manager and several of the directors of the bank have been in town for some days past looking over the ground. In an interview, one of these gentlemen said he found difficulties here they little anticipated. They thought a good location for banking purposes would have been easily secured, but they realized on entering the city that few suitable buildings were vacant. It is probable that the bank authorities will erect a building of their own next summer, renting temporary premises in the meantime. It is certainly a fact that Winnipeg is sadly lacking in office accommodation. There is hardly a vacant store or office in town, and the demand for suitable quarters for all classes of business is constantly increasing, which must result in either a modern style of building taking the place of the many tawdry two-story wooden structures on the main streets, or in business being diverted to some of the side streets, where accommodation can more easily be obtained.

In addition to the banks, it is announced that the Hamilton Provident Loan and Savings Society, of Hamilton, is about to branch out to do business in this Province. Mr. J. L. Sutherland, Inspector for the Society, has been appointed provincial agent, with headquarters in Brandon. Our big financial institutions in the East are fast recognizing the importance of being represented in Manitoba and the North-West.

The Great North-West Central Railway seems now to be an established fact. A tri-weekly train service has been started and the settlers along the line are perfectly happy. This road starts from Brandon and runs in a north-westerly direction some fifty miles to a place called Arrowton. The operations of its promoters, or the contractors, have been somewhat puzzling to the public. For two years, nearly, contractors and sub-contractors have been squabbling in the courts while the weeds have been growing up on the road-bed and the rolling stock going to rust. However, as you noticed in THE MONETARY TIMES some weeks or months ago, the road has been resuscitated, and though in a feeble way, has commenced operations as an independent line.

The weather continues mild and there are many cases of "la grippe" reported in town. The nipping cold weather, which means lots of warm furs and wraps, but sends the blood tingling through one, is the Manitoban's winter, and he's not satisfied unless he has it. He rails at the "warm wave" from Ontario that occasionally strikes us, and sends the thermometer from 15 or 20 below zero to 20 or 30 above.

WINNIPEG, Dec. 21, 1891.

HOW TO MAKE TEA.

How common it is to *boil* tea—and yet what a mistake, not only because it is unpalatable, but because it is injurious to drink such a decoction. Japan tea, boiled till it resembles senna in taste; China green tea, from which all the delicate flavor has departed and an arid tang remains; and of late years Indian tea, which has all the "bite" of the tannin it contains—who that frequents hotels in country, aye, and city, in Canada, is not familiar with all these false and mistaken flavors

Sir Andrew Clark, the well-known English physician, has given a very pronounced opinion on proper and improper modes of making tea. Lecturing to the students of the London Hospital, he says: "Let the patient have plenty of good feeding and at the close let him have a cup of tea, or a cup of milk and water. Tea is a blessed beverage. But there is tea and tea; and one of the teas which I have in my mind is the representation of all that is physiologically wicked. I go about town a good deal holding consultations here and there, and about five o'clock, when I get into a place, the lady of the house will say to me, 'Sir Andrew, you look so tired, do let me give you a cup of tea.' I say, 'Thank you very much.' But the tea has stood for half an hour; and she remarks, 'I know you do not like it strong,' and then she puts about a table-spoonful of tea into the cup and fills it up with water. Now I call it positive cruelty to give tea like that to anybody, and I hope you gentlemen will always set your face against such a beverage. Tea to be useful should be, first of all, black *China tea*—the *Indian tea* which is being cultivated has become so powerful in its effects upon the nervous system that a cup of it taken early in the morning, as many people do, so disorders the nervous system that those who take it actually get into a state of tea intoxication, and produce a form of nerve disturbance which is most painful to witness. I you want to have, either for yourselves or your patients, tea which will not injure and which will refresh, get black *China tea*, putting in the right measure—the old-fashioned teaspoonful for each person, and one for the blessed pot. Then pour on briskly boiling water, and *within five minutes* you must pour it off again, or it will become wicked instead of good."

A tea merchant, who has resided in China and knows how tea should be made, being consulted by THE MONETARY TIMES as to the soundness or otherwise of Sir Andrew Clark's views on the beverage, says: "I am sorry to have to admit it, but I think it is all true, every word. I fancy no one doubts that China tea of good quality is the most wholesome tea grown. But even China tea, after standing long in infusion, has bad qualities." It will be a good thing if hotel-keepers and house-keepers in Canada, on being convinced of the mistake they make in boiling tea. Instead of a blessed "cup that cheers," the boiled decoction is a positive injury to the nervous system.

PEA NUTS.

Pea nuts are an enormous crop in the United States, and set almost as many American jaws wagging as does chewing gum. Virginia, Tennessee and North Carolina are the States which raise them principally. So big was the crop of last year in Virginia that where new crop nuts were sold at Norfolk for 5 cents per pound in September, 1890, they dropped to 2½ cents and 3½ cents, as to quality, by November, reached 3 cents in March, averaging 3½ during the