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J.A.M.,

Say it is the finest.

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Messrs. COWAN & WILSON,

Messrs. TODD & SON,

THOMAS EARLE.

COMMERCIAL SUMMARY.

It is stated that the population of Rome increased 20,000 during 1891. The city contains about 435,000 people.

Edward Hubbell, the teller of the Bank of Ottawa, has been arrested for defrauding the Bank of \$7,000 which he had lost in stock speculations.

Representatives of the Canada Life and Sun Life Insurance Co's have interviewed the Minister of Finance on amendments to the Insurance Act referring to rebates and licencing agents.

The Trades and Labor Council of Vancouver are reported to be, upon the whole, pleased with their efforts to make their influence felt at the last municipal elections. They caused the return of one candidate, and now, it is said, will make a strike at the next Provincial and Dominion elections.

That the year 1891 will stand out conspicuously in the calendar of fire insurance as one of exceptionally destructive experiences seems now, says the *Insurance and Finance Chronicle*, beyond question. We refer of course especially to the results in the United States and Canada, where the aggregate loss for eleven months foots up over \$123,000,000 as against \$98,000,000 in the eleven months of 1890, and \$116,000,000 for the same period in 1889. The latter was a bad year for fire insurance, while 1890 was a favorable one; but comparing 1891 with 1889, allowing the December loss to be only the same as for November, we find that the present year closes with a loss in excess of 1889, amounting to about \$7,000,000.

The prospects for the dry goods trade, all over the continent, this year, are reported to be unusually bright.

Mr. Chas. Doering, the proprietor of the Vancouver Brewery, has just entered into partnership with Mr. Otto Marstrand, and it is the new firm's intention to start a lager beer brewery at Vancouver.

The *Chicago Produce Trade Reporter* says: When the weekly payment bill was made a law of this state (Illinois) it was believed that the act would enable retail merchants to increase their cash sales and lessen their losses by bad debts, but so far the results have been scarcely perceptible, principally because the law has been disregarded by many large corporations and employers of labor. But the state authorities have decided to compel its observance and notices of suits to be begun under the law have been served upon several big concerns in the state.

The *Canadian Manufacturer* has, we notice, made a new departure in paying special attention to the interests of inventors and patentees of inventions. Canada is well to the front in the number of patents which are issued yearly, and in the intrinsic value of them; and in addition to the patents granted to Canadian inventors large numbers of them are being taken out in the United States, Great Britain, France, Germany and other countries. It is this fact, coupled with the further fact that the foreign article upon which a patent is taken out in Canada must be manufactured in this country and made available to the public within a limited time, that makes this patent business of especial interest to Canadian manufacturers.

FRANCE'S CHAMPAGNE.

The harvesting of the champagne vintage takes place in the latter part of October and the first weeks in November, and during that period the whole district of Champagne becomes as busy as a bee hive. About fifteen thousand hectares are covered with vines. The yield is estimated at \$25,000,000. It is difficult for anybody who has not seen it to appreciate the extreme care taken with the champagne vintage. The grapes are plucked one by one, are selected according to their ripeness and often they have to be cleaned before they are put into the presses. There are two things about champagne that are not generally known. The wine is not the product of white grapes. Three-fourths of the champagne vines produce black grapes only, and the almost white color of the wine is obtained through the perfection of the presses. Again, while in Bordelais and in Bourgoyne each crop of grapes has its own individuality and admits of no mixing, it is quite the contrary with champagne. There they mix several crops, each one of which contributes its own peculiar quality to the wine.

The annual production of champagne wines is abundantly sufficient for the consumption of champagne in the whole world, despite what has been said to the contrary. It amounts to 11,925,000 gallons. The export of champagne wine, which in 1844-45 reached only 6,500,000 bottles, in 1890 was 25,000,000. The greatest consumption is in England and the United States; then come Germany, Russia and Belgium.

The net gold in the United States' treasury, coin and bullion, is \$125,812,529, a decrease of \$20,036,330 since January 10, 1891.