

And the aggregate wholesale trade the secretary puts at \$13,848,075 or \$372,023 short of that of 1884. The deficiency he accounts for as follows: Lumber, \$1,302,300 decrease; hardware, \$227,273 do.; farm machinery, \$39,200 and boots and shoes, harness and leather goods, \$33,500, making a total of \$1,652,323 in these four branches.

Conversely, the grain and milling business shows an increase of \$562,932, groceries and provisions \$243,500, dry goods \$5,450, and miscellaneous lines \$458,400, being a total of all lines of \$1,270,282.

The rebellion had, we are told, "a staggering effect on Winnipeg trade." While other places were benefited the Queen City of the Plains was injured. Building operations came about to a stand-still, this may be judged from the value of the improvements or new structures, which amount only to \$190,000, the smallest in eleven years.

Of course, the leading article of export, wheat, was conspicuous in last year's trade. Two million and two hundred and twenty thousand six hundred bushels were exported from the city last year with a value of \$1,422,690. Oats reached 110,500 bushels valued at \$42,330. Barley, flax, and other grains \$49,200. Flour reached 210,765 bags, valued at \$416,600; oatmeal, bran, shorts, etc., \$85,000. Miscellaneous exports are valued at \$165,000, and the aggregate value of exports for 1885, so far as can be reached, is placed \$2,180,820. These include shipments to the Eastern Provinces, United States, and Europe, also to the North-west territory. The report in commenting upon these figures says:

"It must be acknowledged that the results of the whole year's retail trade are rather disappointing if we start with the impression given by the general activity during the closing months of the year. It must be remembered that during the first half of 1885 when some 2,000 men from the city as soldiers, teamsters and others were at the front, retail business generally was in a very depressed state; and although during fall and winter a very rapid recovery set in, the aggregate trade of the year furnishes no figures over which to be enthusiastic." This is candid if it is not gratifying, and there is something like sense in the conclusions which the report arrives at.

In brief, the value of the city trade for 1885 is thus tabulated in the *Report*:—

Wholesale mercantile	\$13,848,075
Retail mercantile	5,500,000
Mixed mercantile	850,000
Manufactures	2,220,000
Building, contracting, etc.	335,000
Miscellaneous Institutions difficult to classify	600,000
	\$23,330,075

Another point, says the secretary, is strongly defined in the fact, "that our grain business has already shot ahead of all other branches in importance, which is that our greatest hope for future prosperity depends upon making the city a grain centre. But these facts and figures also sound their note of warning; they show us that we have reached safety, but by no means the rushing state of business some sanguine people among us are ready to believe and reports of which are by far too freely circulated at present.

An effort ought to be made for the securing of industrial institutions in our midst, and extending our grain-handling facilities for there we have a field open for both enterprise and capital. But it is only just to ourselves as well as others to state as the foregoing facts clearly prove, that in mercantile life, the field is filled at present. We have reached trade safety, but we must now beware and not open the gate to trade recklessness. All trade openings in this city are by no means closed, but the selection still is undoubtedly outside of the purely mercantile field."

TORONTO TRADE FIGURES.

As shown by the monthly return of the Board of Trade, the aggregate imports and exports of this city, so far as the Customs' returns give them, were in January last almost identical with those of the previous January. The imports were this year a little less, but the exports a little more. Total imports amounted to \$1,379,988, of which \$147,954 was dutiable. The leading items were as under:

	Jan. '86.	Jan. '85.
Cotton goods	\$212,105	\$261,650
Fancy goods	29,175	72,658
Hats and bonnets	27,158	23,970
Silk goods	77,812	71,838
Woollen goods	202,897	252,387
Total dry goods	\$549,147	\$682,503
Books	\$ 23,779	\$ 26,789
Coal, hard	162,913	132,132
" soft	33,583	52,123
Glass and glassware	12,897	16,783
Iron and steel goods	66,430	55,039
Leather goods	25,026	25,406
Paper goods	20,015	18,155
Paints and colors	6,457	12,797
Tea from U. S.	12,690	2,122
Jewellery	13,929	9,733

Exports consisted less largely than in the previous January of animals, meats and dairy produce, and more largely of field products and manufactures. Their total value was \$301,093, and of this sum manufactures made up \$47,202—principally wood goods, furniture, castings, boots and shoes, books. Among the articles headed field produce were: barley 138,120 bushels, worth \$103,995, green fruits, corn, peas and beans, total \$179,505. Animals and their produce made up \$71,644 worth, of which \$54,161 consisted of dead meats.

TORONTO HARBOUR.

We are favored with a copy of the annual report of the Toronto Harbor Trust, the present members of which are Messrs. Arthur B. Lee, chairman, A. M. Smith, R. W. Elliot and H. Piper. The receipts for the year from Harbor dues were \$7,691.23, and from other sources, \$3,267.54, making with \$5,707.37 on hand at the beginning of the year a total of \$16,666.14. Out of this, there has been expended in dredging \$7,329.81; in lights, beacons, and buoys about \$2,000, and the Trust has a balance of \$3,229 to carry forward. Its assets consist of light houses, wharf property, &c., \$40,020; an elevator, \$10,250; other assets, and cash to make a total of \$54,260.

The thirty-fifth annual report of the Harbor Master states the total number of arrivals at this port during the season of navigation 1885, (23rd April to 12th December) at 1518, being 262 less than the previous year. Of these, 612 were steam craft and 906 sailers. The Harbor Master expresses the hope that the straighten-

ing of the River Don, plans and specifications for which are already out, will be taken up by the City Council this year. The following is a list of goods arriving at Toronto Harbor by steam and sail for 1885 compared with 1884:

COMPARATIVE STATEMENT.

Goods arriving by steamers and vessels for 1884 and 1885.

Description.	1884.	1885.
Merchandise and unenumerated articles .. tons	14,645	13,089
Coal	98,223	108,190
Wood	155	140
Stone	3,530½	2,443½
Lime, plaster, etc. bbls.	3,774	2,832
Fish, pork, oils, etc. bbls.	1,024	1,640
Grain	133,490	62,238
Lumber	B.M. 1,124,200	1,775,189
Fire brick	46,440	90,800
Potatoes, and other vegetables	2,543	1,327
Fruit	3,928	7,990
Fruit	7,323	10,723
Fruit	45,821	49,845
Horses, carriages, horned cattle	255	383
Moulding sand	342	315
Building stone	1,469	3,175
Porter, beer, etc. bbls.		466
Flour meal, etc. bbls.	190	50
Sheep, pigs, etc.	1	
Hay		245
Laths and hoops	1,339,500	1,704,400

INSURANCE NOTES.

The Hartford Steam Boiler Inspection and Insurance Company has made, during nineteen years, more than 500,000 inspections of boilers; 3,700 of the boilers inspected were found in such dangerous condition that it became necessary to discontinue their use.

The newest assessment insurance company is the United States Liquor Dealers' Mutual assurance company, of Cincinnati. Its name indicates the class of people which it proposes to capture as members. Perhaps, says the *Argus*, the mortality of a company of this kind will not exceed the tables, but it is highly probable that it will.

The opinion is expressed by the *Insurance Age* that the much befuddled hand grenades (even if at all trustworthy as against any kind of fire), are utterly worthless and useless in cases where the heat is not intense. A mere closet fire, or incipient blaze among articles of furniture, doesn't develop the grenade's extinguishing power in any useful degree. For the most important purposes, therefore, the thing can't be "tied to." Experiment has proved this.

The advantage of an anti-nuptial life policy is recorded in the following anecdote:—Dr. George T. Barnes of Bristol, R. I., secured a policy for \$3,000 on the five year distribution plan, July 1st, 1885. On the third day of last October he was stricken by heart disease, and died as though he had been shot. This happened in Dresden, Germany, while he was on his wedding trip, and last week the full amount of the claim, on which but one premium had been paid, was handed to the young wife and widow.

"The longer a policyholder remains in the regular life companies," says the *Insurance Times*, "the more profitable will it be for him to stay. Increasing age means increasing disabilities that would preclude his requisition of new insurance. We cannot offset that which he holds, and add to this the consideration that his dividends are growing larger from year to year; on the other hand, in the co-operative plan, an excess of assessments soon shows that dropping out is much more profitable than staying in, and that his continuance may result in acquired disability, debarring him from other insurance."