

places in the United States. The special meeting of the Toronto Board was adjourned for two weeks, in order that more information might be obtained in regard to the working of the system in places in which it has been in force the longest. We trust that some satisfactory arrangement will be made to confine the insurance business within legitimate limits.—*Monetary Times.*

Butter Making.

James Murdock in a letter to the *Nor'West Farmer*, has the following about inferior butter: The country merchant is somewhat to blame in the matter. For fear of giving offence to an otherwise good customer, he will give Mrs. A. the same price for her mixture of grease, buttermilk and salt, as he gives Mrs. B. for a really good article. The consequence is that the farmer's wife with but a few cows who perhaps from necessity is compelled to trade her butter for groceries at the nearest store, has really no encouragement to do her best. And after reaching the cellar of the said merchant it may be there for days, subject to the fumes and gases generated by coal oil and tobacco, it then gets a sort of mixing, is packed in tubs and is shipped off somewhere, and of course it is not fit for human food, and it gives the district from which it was sent a bad name.

German Commerce.

The exports of German manufactured goods have more than doubled from 1874 to 1884, viz., from 351,000,000m. in 1874 to 1,730,000,000m. in 1884. It should be stated that these figures do not include chemicals and drugs, which in German statistics are not taken as manufactured goods; if they were so taken, the figures would be increased by about 200,000,000m.

The German merchant navy has increased in proportion to the nations exports. Besides the Hamburg and Bremen steamship companies, the Hamburg-American and the Bremen Lloyd's other companies have established themselves in Hamburg. The Imperial Government, not judging this sufficient, has introduced and passed in the Reichstag credits for the subvention of a rapid service of steamers to the extreme East and Australia. In short, the merchant navy of Germany has been increased from 1880 to 1885 by 135 steamers and 213,721 tons, and the average tonnage of the steamers which in 1880 was 525 tons, reached 800 tons in 1885. Under such conditions the German merchant marine, which already effects 50 per cent. of her transports, will no doubt greatly increase this proportion. *British Trade Review.*

The Therapeutic Properties of Buttermilk.

Buttermilk, so generally regarded as a waste product, has latterly been coming somewhat into vogue not only as a therapeutic agent, and in an editorial the *Canada Lancet*, some time ago, highly extolled its virtues. Buttermilk may be roughly described as milk which has lost most of its fat and a small per centage of its casein, and which has become sour by fermentation. Long experience has demonstrated it to be an agent of superior digestibility. It is, indeed, a true milk poptone—that is, milk

partially digested, the coagulation of coagulable portion being loose and flaky, and not of that firm indigestible nature which is the result of the action of the gastric juice upon cow's sweet milk. It resembles koumiss in its nature, and with the exception of that article, it is the most grateful, refreshing, and digestible of the products of milk. It is a decided laxative to the bowels, a fact which must be borne in mind in the treatment of typhoid fever, and which may be turned to advantage in the treatment of habitual constipation. It is a diuretic, and may be prescribed with advantage in some kidney troubles. Owing to its acidity, combined with its laxative properties, it is believed to exercise a general impression on the liver. It is well adapted to many cases where it is customary to recommend lime-water and milk. It is invaluable in the treatment of diabetes, either exclusively or alternating with skimmed milk. In some cases of gastric ulcer, and cancer of the stomach, it is the only food that can be retained.—*Medical Journal.*

Sensible Talk.

What a slave the average grocer and butcher make of themselves, and in the majority of cases it is their own fault. They consider it their duty to take the abuse of every man and woman and child that patronize them. Some people have an idea that if it was not for their patronage that the merchant would fail, and will constantly remind them of it. Others will come in and buy a small cake of yeast and expect the grocer to deliver it. It matters not to them if they live a mile or so from the store. Others will never pay a bill unless they are repeatedly dunned day after day, and then there is always a rebate expected. The eggs were bad or the butter rancid, and had to be thrown out, and a thousand like complaints, and the grocer or butcher, for fear he may lose his customer, generously allows the rebate, and thus the same is repeated the next month. Now it is high time that this nuisance were suppressed, and the grocer must assert his independence if he wishes to be respected. A man ought to sell his goods on their merits and not expect patronage because he is poor—or a church member. Make it a rule to keep only first-class goods, and deal with your customers with fairness and firmness.

Denver Grocer.

THE Thunder Bay Colonization Ry. has been granted a bonus of \$3,200 per mile by the Dominion Government. It is now expected that the work of construction will be gone on with this summer.

THE new creamery lately started at Stoney Mountain, near this city, by W. W. McAllister, has been pronounced by Professor Barre, of the Ontario Agricultural college, the most complete in Canada.

CHIPMAN BROS. & Co., dealers in hardware and groceries, Calgary, offer their business for sale by tender. They intend going more extensively into ranching, in which business they are at present interested.

HEAVY fires have been burning in the wood districts of the Riding Mountain, and it is feared great damage has been done to timber limits.

The smoke from these fires spread all over the province, according to the direction of the wind.

Winnipeg, June 5th, 1886.

Mr. Editor,

DEAR SIR,—The "COMMERCIAL" being the only monetary journal in this great Northwest of ours, and not having received an annual report from the Federal Life Assurance Company respecting the business of 1885, I am obliged to trouble you for the following information: that is, would you kindly answer me the undermentioned questions: Their revenue, disbursements, assets, liabilities, and impaired capital, if any.

Truly yours,

POLICY HOLDER
in the above Company, on the Romans Plan.

The above questions we can only answer from the published statements of the managers of the Company, and they are as follows:—

| | |
|---|--------------|
| Revenue during 1885 | \$ 48,393 37 |
| Disbursements | 52,675 80 |
| Assets | 95,585 27 |
| Liabilities | 133,861 53 |
| Absorption of capital since established | 35,267 26 |

The published statements from which we take these figures show a call on capital during 1885 to the extent of \$16,781 00, which is therein credited as a receipt. The Company has called up altogether \$85,631 of its subscribed capital and \$620,792 is still subject to call.

[EDITOR COMMERCIAL.]

Selections.

A Cincinnati tobaccoist asserts that many of the women of that city smoke cigarettes and even cigars. They do it secretly, and often meet and enjoy a regular smoke, just as men do at a club room. Many servant girls come to love the weed from seeing their mistresses indulge.

The largest German gun, the largest, indeed, it is said, that Krupp ever turned out, has just been mounted on the fortifications at Wilhelmshaven. Its weight is 70 tons, length 33 feet, diameter of bore 14 inches, weight of charge nearly 300 weight, weight of shell over 300 weight.

Tobacco blindness is becoming a common affliction. At present there are several persons under treatment for it at one London Hospital. It first takes the form of colour blindness, the sufferers who have smoked themselves into this condition being quite unable to distinguish the color of a piece of red cloth held up before them. Sometimes the victim loses his sight altogether. Although smoking is to a large extent the cause of the malady, heavy drinking is also partly responsible.

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