

satisfactory conclusion that the value of the share taken by the British Empire in the foreign trade of China has increased by 19,500,000 taels.

FOR GROCERS AND PROVISION DEALERS.

Mexican oranges were last week selling on the market at Chicago for \$5.50 per box.

Under the auspices of the retail grocers and the associated charities of the city, a pure food show is to be held in the Caledonian Rink, Toronto, November 22nd to December 4th.

So great has been the demand for Scotch whiskey of late, that according to the *Pall Mall Gazette*, only the best houses have any matured spirits left. The Irish manufacturers, in consequence, are trying to revive the English taste for the old Irish whiskey.

Ottawa has made some proposals with the view of inducing the Messrs. Lever, the Port Sunlight makers of soap in England, to locate at the Dominion capital one of the branch soap factories which the Levers propose to establish in the United States and Canada.

Three English firms and their assistants have recently (at the instance of the British Bacon Curers' Association) been prosecuted and fined for selling American hams as British. A fine of from £5 to £10 and costs was imposed on the firms, while the assistants were fined 10s. and costs.

Our Montreal letter of yesterday remarks the firmness in tone characterizing all Mediterranean fruit this week. Currants at Patras, and Sultana raisins at Smyrna, are stiffer, and from the rapid distribution of that part of the Valencias of the "Bellona's" cargo which were not on order, they will not be obtained at lower, but possibly higher prices.

A writer in the *Grocery World* suggests that a grocer should deliberately select the class of people he expects and desires to reach, and should carefully aim at this class in all of his business acts. For instance, the better classes demand more daintiness of appointments, a better class of goods, and a more exclusive service; while the masses hanker after low prices. It is also well for the grocer to bear in mind that if he aims for the better class he will be sure to get some of the lower class trade, while if he aims at the latter class he will probably get none of the better.

On Monday last the ship "John McLeod," laden with sugar from Iloilo in the Philippine Islands, struck on Sambro Ledges, off Halifax, and went down in eight fathoms water, her crew being saved. The vessel is 1,591 tons burthen, built of wood, owned in St. John, and valued at \$25,000; uninsured. The cargo of sugar was purchased at Delaware Breakwater by the Acadia Sugar Refining Company, to be landed at Halifax. It was purchased from Moorehouse & Co., New York, and insured in New York. Mr. Butler, secretary of the refinery, thinks that the cargo is worth about \$90,000. It is said the refinery had insured on anticipated profits to the amount of \$12,000.

On the subject of regulating the canning industry, the official organ of the National Association of Canned Goods Packers, in the United States, says it is not only necessary to compel the packer to put his name on his goods to make him responsible for them—so he will gain or lose by their reputation—but it is absolutely necessary to prevent buyers from purchasing unlabeled goods at one grade and selling them at another that is higher. "It has been determined that the only way to overcome this evil is to have some specific mark by which each grade of goods will be known, without opening the can. The National Association will be likely to adopt a plan somewhat similar to that followed out by the apothecaries a few years ago—this was done by having a strict rule that all noxious medicines should be put in blue glass bottles, while clear glass bottles would be used for those that were not poisonous. The National Association will adopt a seal, and registered labels will be expected to carry the device of this seal in some part of the design. As this seal will be registered, it can only be used by those to whom the National Association gives permission. For instance, if the groundwork of the seal be white in the label it would indicate the contents of the can as standards; if extras, the groundwork would be red; super-extra, yellow; seconds, blue; and for pies, green, gray or some other color. Any party using the label of the National Association in other than the manner specified, would make themselves liable at law for damages, just the same as for infringement of a patent. In a little while retail grocers and their customers would understand the significance of the ground color in a seal, and the jobber could not deceive them."

—A branch of the Imperial Bank of Canada is to be opened in Montreal. Its office will be in the Standard Insurance building on St. James street. The beginning of December has been spoken of as the day of opening, but this is dependent on whether the new premises are ready by that date.

INSURANCE MATTERS.

The Western, the Alliance and the Manchester fire insurance companies are suing the Government for \$4,000, the amount of the insurance which they paid in the Beaulieu fire case at Levis, Que. The finding in the fire marshal's enquiry was that the cause of the fire was a spark from an Intercolonial Railway locomotive. Judge Burbidge will decide the case in the Exchequer Court this week.

The late George M. Pullman was a director of the Travellers' Insurance Company of Hartford. His life insurance amounted to \$100,000, namely, \$80,000 in the Equitable, \$10,000 in the New England, \$5,000 in the Home and \$5,000 in the Travellers. A few years ago he was talked up to making the total an even \$500,000 and had agreed to do it, but on being examined the discovery was made that he had heart trouble.

At Goderich, on Friday night last, the Grand Trunk Railway elevator was burned, together with the contents, 65,000 bushels of wheat, valued in all at \$85,000. The fire communicated with the lumber yards of N. Dymont and William Rutson, adjoining, destroying three and a half million feet of lumber, valued at \$35,000, belonging to the former, and 1,500,000 feet, valued at \$15,000, belonging to the latter. Mr. Dymont had no insurance.

Mr. T. C. Livingston has arranged to represent in Winnipeg the Northern Life Assurance Company of Canada, with the title of director for North Western Canada. His headquarters will be in the Livingston Block, corner Portage avenue and Main street, but doubtless with his energetic instincts he will not confine his efforts to the city, but will be heard of from time to time at outlying points. He is enthusiastic about the North-West and predicts a prosperous future for the Canadian life companies who have adequate representation there.

As a result of a series of consultations by the council, two propositions are to be put before the members of the Gratuity Fund Scheme of the Toronto Board of Trade. One is Mr. President Gurney's all-level premium plan, the rates to present subscribers to be ante-dated five years on the first \$1,000. The alternative proposal is to in effect wipe out the gratuity fund altogether, and give back to each subscriber a paid-up certificate for \$150, to draw interest at $3\frac{1}{2}$ or 4 per cent. This is not a satisfying result of steady payments since 1886, but it is the best, it seems, that can be got out of this delusive assessment scheme.

There are opinions expressed here and there that fire underwriters are too severe in their regulations for the use of acetylene gas. The *United States Review* says: "In spite of all protests it seems as if acetylene has come to stay. This hazard from a fire insurance standpoint has been frequently taken up and discussed by fire underwriters pro and con. It is reported that already about forty fire insurance companies doing business in New York have signified their intention of writing risks in what the gas is used. The Philadelphia association has approved its use under restrictions, and the New York association has similar action under consideration."

A conference has been held between a committee of the Hamilton city council and a deputation of the Canadian Fire Underwriters' Association. The latter stated that the city had been getting a lower insurance rate than the fire protection deserved, and the companies were anxious to know what the city council would do. The pressure is, they claim, inadequate, the hydrants too far apart. The Hamilton waterworks engineer admitted that the engines are not strong enough to pump continually over the stand pipe. On behalf of the Cataract Power Company, it was promised that it would be able to supply all the power necessary by June next. It would appear that no definite agreement to improve the fire appliances of the city resulted from the conference, and it cannot be truthfully affirmed that the underwriters were pleased with their visit.

CLEARING-HOUSE FIGURES.

The following are the figures of the Canadian clearing houses for the week ended with Thursday, Nov. 11th, 1897, compared with those of the previous week:

CLEARINGS.	Nov. 11.	Nov. 4.
Montreal	\$15,099,019	\$13,995,105
Toronto	9,101,462	8,126,794
Winnipeg	3,578,282	3,342,880
Halifax	1,489,410	1,643,211
Hamilton	775,147	671,777
St. John	639,244	538,534
	\$30,682,564	\$28,318,301

Aggregate balances this week, \$4,286,291; last week, \$4,172,156.