

1,759,000 bags. The clearances of coffee from Rio for two years were:

	1884-85. Bags.	1883-84. Bags.	1882-83. Bags.
United States..	2,681,436	2,024,812	2,608,677
Europe .....	1,286,832	959,024	1,679,422
Elsewhere.....	155,723	118,456	140,570
Totals .....	4,124,991	3,102,292	4,428,669

The United States ports which took all the coffee shipped from Rio these two years last past were the following:

	1884-5.	1883-4.
New York.....	1,759,564	1,420,453
Baltimore .....	514,884	260,532
Hampton Roads f. o. ....		45,666
Richmond .....		18,786
Savannah .....	42,663	38,117
Mobile .....	7,000	7,000
New Orleans .....	277,299	179,558
Galveston .....	72,550	49,700
Port Eads f. o. ....	7,000	
St. Thomas f. o. ....		5,000

### THE ESPLANADE FIRE.

The following list gives the amounts which the insurance companies have paid or expect to pay for losses by the recent serious fire on the Esplanade in this city. It is possible that in some instances these figures do not include the re-insurances.

Company.	Amount.
British America.....	\$ 5,500
Citizens .....	5,000
City of London.....	4,000
Commercial Union .....	19,000
Caledonia .....	3,600
Fire Insurance Association.....	12,400
Glasgow and London .....	5,000
Gore District .....	2,500
Guardian .....	5,688
Hand-in-Hand .....	
London Ass.....	14,700
National .....	
Queen City .....	
Imperial .....	4,000
Lancashire .....	14,100
London and Lancashire.....	2,875
Liverpool, London & Globe.....	9,100
Mercantile .....	5,500
North British & mercantile.....	15,000
Norwich Union .....	6,000
Phoenix, Brooklyn.....	3,400
Phoenix, of London.....	1,150
Quebec .....	6,500
Queen .....	5,200
Scottish Union .....	5,775
Royal Canadian.....	10,500
Royal .....	12,000
Waterloo .....	2,500
Western .....	8,000
American offices.....	35,625
	\$224,613

### INSURANCE NOTES.

During the forty years it has been in existence, the New York Life Insurance Company has paid to its policyholders ninety-one million dollars. These payments have averaged \$3,000 to a policy, which represents 30,000 families it has directly benefited. The average charge for maintaining charity dependents is \$100 a year, so that this one life company has actually saved the public in taxation \$3,000,000.

Those who receive a salary for their services, and are dependent upon what they thus receive for the support of themselves and families, are not, as a general rule, well situated for rapidly acquiring a competence. In a large majority of cases, such an attainment is utterly impossible. At the same time, they may have enough for present comfort. For such men, says the *Union Mutual*, a worthy object is presented for consideration in the endowment form of life insurance. The endowment life insurance plan seems, for those who receive a salary that but little more than suffices for their current needs, the most

feasible way of providing for the future. Taking in some good company, and in early years, an endowment policy, they would continue the yearly payments much more easily than they would deposit the same sum in the bank. There are many classes to whom this plan may be most earnestly commended. Employees in moneyed corporations, in business houses and the like, would do well to think of the future, and to use this means of making arrangements to meet its needs. Clergymen could hardly find a better means of securing a sum of money that shall be available when strength begins to wane, and their public services must come to an end. If their salary during active years is not enough for this purpose, their people should certainly take for them the policy, and pay the premiums.

The president of the Union Mutual Life Company of Maine, has purchased for his company the terminable annuities, amounting to \$560,000, recently issued by the Province of Ontario. They are payable in semi-annual payments, and run for a term of forty years. By securing these debentures the Union Mutual has made itself the largest holder of Canadian securities of any United States company doing business in the Dominion.

An action has been commenced by a firm of advocates in Montreal, for Dame Isabella Mackintosh, against the Provident Mutual Life Insurance Co. for three thousand dollars. Her husband Mr. John T. Nudel, late Police Court Clerk of Toronto, died on the ninth of February last, and the company declined to pay the amount of his insurance. The company have assessed for the policy, it is said, but do not settle with the widow, hence the suit.

The Supreme Court of Pennsylvania recognizing the alleged antipathy and incompatibility of interests of mothers-in-law and sons-in-law; has decided that the latter cannot insure the life of the former. "A man has no insurable interest in the life of his mother-in-law." With cynical candor the Pennsylvania bench declares that "the mere fact that he married her daughter gives him no such pecuniary interest in the preservation of her life as to permit him to effect a valid insurance thereon for his benefit." The intimation is that the percentage of mothers-in-law figuring in mortality lists would be increased by recognizing the validity of this class of insurance policies.

### MANUFACTURERS' NOTES.

A new method of drying wood is thus described in the *Timber Trades Journal*: To the many different methods of drying wood must be added a fresh one by Emil Rosseutscher, of Potsdam, which consists in the tree being imbedded in bone-dust, bone-black, or turf litter. Through this method of proceeding fresh wood can be so dried without the application of heat that it is ready so be worked up within ten to fourteen days. For this purpose the tree is freed from bark and buried in one of the afore mentioned materials, so that it does not come into direct contact with the air. The moisture in the wood is now drawn out owing to the absorbent properties of the surrounding material. It is necessary that the wood should be completely covered, as any portion exposed to the air becomes shaken. After a lapse of ten to fourteen days the wood is freed from its covering, and it is not only free from shakes, but ready to be worked up. A patent for this system of desiccation has been issued in Germany.

A French firm of iron manufacturers is

actually engaged at present in making machinery for a sugar manufactory in England, and not only so, but that the steel used is English. The same firm has been negotiating for a bridge to be built in Australia, the cost of which is given at 14,000,000 francs.

Strikes and rumors of intended strikes are on the increase in Germany, and some of the revelations as to the "starvation" wages that prevail in certain branches of labour are somewhat startling. Thus the linen weavers of Erdmannsdorf, a village in Silesia, have ceased work in an attempt to secure an advance of about 20 per cent. on their wages, which average six and a half marks per week for twelve hours' work per day, and seldom or never exceed nine marks, equivalent to as many shillings.

The last week of July was observed by the tin plate makers of South Wales as a general holiday, seeing that three hundred and nine mills remained idle during the whole week. The occasion was not a national festival, nor a week of mourning, but simply the carrying out of a resolution passed a short time since to restrict the production by stopping the mills every fourth week. It is said that all the parties to the agreement have rigidly complied with its terms, and having thus made a good start, the effect of the compact will soon be felt on the Liverpool market. It is estimated that there are about 350,000 boxes of tin plates stocked in Liverpool and at the Bristol Channel ports, and that in three months these stocks will have been cleared off.

A letter to the London Iron Trade Exchange gives figures which suffice to show that the supply of tin is in excess of consumption, and that the stocks are increasing at the rate of 2,800 tons a year. We append the writer's monthly statement of Dutch and English tin stocks:—

Spot and Floating for	London.	Holland.	Total Tons.
1st January, 1885.....	8,300	6,911	15,211
1st March, " .....	8,842	7,300	16,142
1st May, " .....	8,308	7,916	16,224
1st July, " .....	9,332	7,323	16,655

M. P. Gabriel gives the following method of tempering steel, in the *Revue Chronometrique*: Cyanide of potassium is dissolved and red heated in a metallic or earthen crucible; the pieces of steel are then immersed in the liquid until red, and afterwards plunged in water. This process is said to give great satisfaction, and many advantages are claimed for it. The temper is said to be harder, and if a finished piece is under treatment the polish is not lost. It will show a greyish tint, but the original polish will reappear immediately if a piece of polished wood with the finest rouge is passed over it. It is also said that if the steel has been well annealed, and not put out of shape by the file or the hammer, it will come from the crucible perfectly straight; arbors 4 or 5 centimetres long are not deformed if tempered by this method. It is recommended as particularly advantageous for tempering escapement springs.

—It is indicative of a prudent policy on the part of our merchants to find the volume of imports at Montreal restricted. The value of goods entered for consumption at that city, during July was less than for the same period of 1884 by \$648,450, the figures being: July 1885, \$4,634,087; July 1884, \$5,282,537. The item of coin and bullion accounts, however, for \$374,000 of the relative decrease last month. Leading items of decreased import are cottons, \$21,040 less; fancy goods, \$29,973; sugar, \$226,870. There are increases in iron and steel goods, \$33,141; paints and colors, \$32,215; woollens, \$11,829; silks, \$39,539, &c. &c.