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Reserve Fund..... 6,000,000

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REPRESENTED BY
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- New Zealand (Marine) Insurance Company.
- Thames & Mersey (Marine) Insurance Co.
- Straits (Marine) Insurance Company.
- Sun (Marine) Insurance Company.
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- Laidlaw & Co's Dominion Brand.
- Wellington Packing Co., Wellington Brand.
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NORTHERN AND SKEENA RIVER:

- Wannack Packing Co's Rivers Inlet Clipper Brand.
- Standard Packing Co., Skeena River, Neptune Brand.
- Skeena Packing Co., Skeena River, "Diamond C" Brand.
- Lowe Inlet Packing Co., Lowe Inlet, "Diamond C" Brand.
- Cascade Packing Co., Naas River, Cascade Brand.

Giant Powder Co., Works: Cadboro Bay, all grades of Giant Powder and
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Columbia Flouring Mill Co. of Enderby.

Pacific Coast Steamship Co's line of Steamers between Victoria and San Francisco

W. H. SOULE.

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PIONEER STEVEDORING CO., LTD.**

ESTABLISHED 1871.

Estimates Furnished for all Ports in B. C. Complete Appliances for all kinds of Stevedoring.
Cash security given if required, and satisfaction guaranteed.

P. O. Box 507. Cable: Soule.

Vancouver.

British Columbia.

TRADE AND COMMERCE

COMMERCIAL JOURNAL OFFICE.
Tuesday Morning, April 26.

VICTORIA.

The spring is opening up nicely, and, although no special features are noted, trade is progressing very favorably. Collections are generally reported slow, and renewals are asked by country dealers on paper held by local wholesale houses as it falls due. The local dry goods and clothing houses have cautioned customers, with whom they carry large accounts, not to order full stocks for the fall trade from eastern travelers. The local wholesale firms say they have finished with helping retail dealers pay their eastern bills as they fall due and have determined to check over-buying and shorten dates on bills in their lines when the dealer's capital is limited, and their stand is favorably received by the retail trade whom it will ultimately benefit. Eastern clothing travelers, now on the coast, state that their orders are considerably less than last year. In the face of all the talk among the eastern clothing houses of shortening dates, the travelers are offering the same dating as last year, that is will deliver goods about August and date from October 1st six months, bringing bills due on April 1th, 1893.

Dun, Wiman & Co. report 20 failures in British Columbia for the first quarter of 1892 with liabilities at \$159,350. The corresponding period of last year shows 5 failures with liabilities of \$31,000. Bradstreet's report 60 failures in Canada during the week ending April 11, and 23 for the previous week. Of the firms failing, 56 had a capital employed of \$5,000 or less, and 1 between \$5,000 and \$20,000 capital.

FLOUR AND FEED.

Feed business was reported busy last week, consisting chiefly of large shipments to the northern canneries and logging camps. Large quantities of hay are being brought in from Washington; the supply having run short on Vancouver Island and on the Fraser River dealers are obliged to import from the Sound. Oil cake meal is firm at quotations. Some poor wheat on the market is quoted a little below regular quotations, \$35⁰⁰/₁₀, which are weak generally in sympathy with prices on the Sound and at Portland, where the stocks are very large. There is quite a drop in Oregon flour since last week. Portland Roller is quoted in carlots at \$5.50. The Portland millers claim they lose 15c a bbl at these quotations. The local jobbers have dropped 3c, and are now quoting at \$5.75 Royal has also declined, and is quoted at \$5.50. The National Mills report a brisk demand for their rolled oats, which are largely taking the place of the hitherto imported article from San Francisco.

The *Commercial Review* says the Portland market is weak and prices have again declined, the reduction amounting to 30c per barrel on standard brands. Quotations are Standard brands, \$1.30 per barrel; lower qualities, \$3⁰⁰/_{1.25}. The local inquiry for oats continues fair, but the large supply upon the market tends to

keep prices down. Fair to choice stock commands from 38@40c per bushel, the latter probably an extreme quotation on strictly choice.

The Columbia Flouring Mills quote: For Enderby flour in carload lots, Premier, \$5.50; XXX., \$5.30; Strong Bakers or XX., \$5.00; Superfine, \$1.00. Quotations to the trade are:

Delta, Victoria mills	.....	\$5 50	@	0 00
Lion, " "	.....	5 50	@	0 00
Premier, Enderby mills	.....	5 85	@	0 00
XXX., " "	.....	5 55	@	0 00
XX, " "	.....	5 25	@	5 50
Superfine, " "	.....	1 25	@	1 50
Ogilvie's Hungarian	.....	6 00	@	0 00
" " Strong Bakers	.....	5 60	@	0 00
H. B. C. Fort Garry Hungarian	.....	6 00	@	0 00
Benton County, Oregon	.....	6 00	@	0 00
Snowflake	.....	5 35	@	0 00
Portland Roller	.....	5 75	@	0 00
Royal	.....	5 50	@	0 00
Wheat, per ton	.....	35 00	@	1000
Oats	.....	30 00	@	00 00
Oil cake meal	.....	35 00	@	00 00
Chop feed	.....	30 00	@	00 00
Shorts	.....	28 00	@	30 00
Bran	.....	26 00	@	27 50
National Mills oatmeal	.....	3 50	@	0 00
" " rolled oats	.....	3 50	@	0 00
" " split peas	.....	3 50	@	0 00
" " pearl barley	.....	1 50	@	0 00
" " Chop feed	.....	30 00	@	0 00
California oatmeal	.....	1 35	@	0 00
California rolled oats	.....	3 90	@	1 00
Corameal	.....	2 75	@	3 00
Cracked corn	.....	15 00	@	50 00
Hay, per ton	.....	18 00	@	20 00
Straw, per bale	.....	1 25	@	0 00

RIE.

The Victoria Rice Mills quote wholesale:

Japan rice, per ton	.....	\$77 50
China rice " "	.....	70 00
Rice flour " "	.....	70 00
Chit rice " "	.....	25 00
Rice Meal " "	.....	17 50

FRUITS AND VEGETABLES.

The receipts of fruits and vegetables from San Francisco by steamship Walla Walla on Friday, 22nd inst., for Victoria, consisted of 185 cs oranges, 20 cs lemons, 32 cts bananas, 1 cs berries, 36 cs asparagus, 15 cs peas, 20 cts cabbage, 17 sacks potatoes, 1 cs string beans, 1 cs rhubarb; total, 337 cs. For Vancouver—103 cs oranges, 7 cs lemons, 23 cts bananas, 5 cs rhubarb, 3 cs peas, 13 sacks potatoes, 20 cts cabbage, 5 cs celery, 3 cs beans, 1 cs cucumbers, 1 cs horse radish; total, 193 cs. Grand total, 530 cs. The receipts by the previous steamer were 550 cs. Apples are rather scarce, and those on the market are of inferior quality. The consignments of oranges coming forward are of better quality than the previous arrivals. There are no changes advised in prices. A shipment of about 20 tons of White Star potatoes arrived last week from the Sound and are reported to have found a ready sale at \$18.50 per ton. They will be followed by another shipment. The general quotation for Washington potatoes is however, \$15 per ton. Some Fraser River potatoes are quoted very low down to \$12, but are of very inferior quality. Good potatoes held by farmers on the Fraser River are quoted too high to compete with importations from Washington. Quotations are: Oranges—Riverside seedlings, \$3 to \$3.75; navels, \$1.50 to \$5.50; Los Angeles, \$2.75; California lemons, \$1 to \$1.75; bananas, \$3.50 to \$1.50; cabbage, 2¹/₂

per lb.; asparagus, \$2.75 per box; Oregon yellow danver, 1¹/₂c; apples, \$1.75 to \$2 per box; potatoes, \$15 to \$18 per ton; rhubarb, 5c.

GROCERIES AND PROVISIONS.

The arrivals of California butter by steamship Walla Walla on the 22nd inst. for Victoria consisted of 55 cases, and for Vancouver 131 tubs, 10 kits, 32 cases, and 25 half cases.

Quotations are: California fancy roll 25c per lb.; Eastern creamery, 28¹/₂c per lb. for large and 29¹/₂c for small; Manitoba creamery, 30c; dairy, 18c; Eastern Township, first quality, 26c. Cheese is quoted at 14c.

In San Francisco, the *Commercial News* says, heavy consignments are arriving daily, and in the anxiety of dealers to prevent stocks from accumulating, prices are often shaded below quotations, and the market cannot fail to be in the interest of buyers until packing commences in earnest.

Sugar quotations by jobbers are as follows: Granulated, 5¹/₂c; extra C, 5¹/₂c; yellow, 4¹/₂c; golden C, 4¹/₂c.

Meats and lard are unchanged. Quotations are: Hams, 14c per lb.; breakfast bacon, 14c; backs, 13c; short roll, 11¹/₂c; long clear, 11c; pure kettle lard, 50 lbs, 13c; pure steam do., 12c; lard compound, 10¹/₂@11¹/₂c; lard tins, 12¹/₂@13¹/₂c.

Falconer's Victoria Vinegar Works' goods are now carried by the leading wholesale grocers, comprising pure malt vinegar, tomato catsup, Worcestershire sauce, mushroom cat-up, apple and quince cider, lemon and vanilla extracts and fruit syrups—of home manufacture.

SALMON.

There has been three arrivals of cargoes at Liverpool during the month—the Lebu with 30,000 cases, the Rothesay Bay with 32,600 cases and the Wanlock with 29,916 cases. A large amount of stores for canneries arrived by the Lizzie Bell from Liverpool on April 24. The last advices from London state that the market is unsettled, owing to the reports circulated by interested parties that the Alaska packers' combination had dissolved, which tended to bear the market for the time being until the false nature of the report could be exposed and verified.

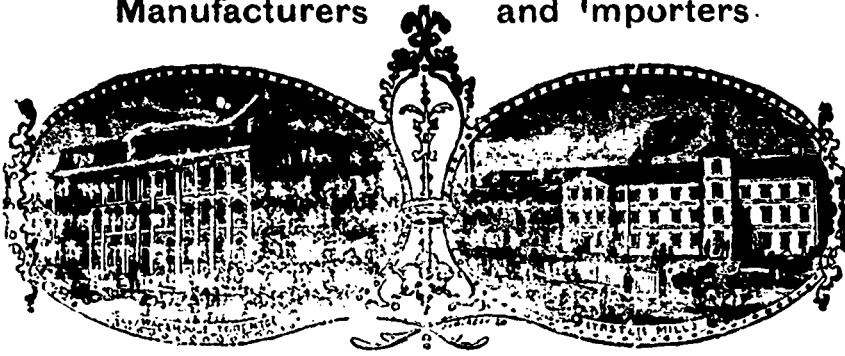
LUMBER.

During the week the Craigend sailed for Iquiqui and Callao, and the Mistletoe for Wilmington, Del. The Riverside is loaded and ready to sail for Sydney. The Thermopylae has gone to Vancouver to load for Japanese ports, and the Burmah arrived at Moodyville 21st to load for Valparaiso. The Crown of Denmark arrived in Royal Roads April 23, and will load for Melbourne at the Hastings Mills. The Ema Luise, reported on the way, has arrived at Port Townsend and will load on the Sound. The foreign markets continue dull, and advices received are not very favorable. Quotations are as follows for cargo lots for foreign shipment, being the prices of the Pacific Pine Lumber Association: Rough merchantable, ordinary sizes, in lengths to 40 feet, inclusive, \$9 per M feet; rough deck plank, average length 35 feet, \$19; dressed flooring, \$17; pickets, \$9; laths, 4 feet, \$2.

GORDON, MACKAY & CO.

TORONTO.

Manufacturers and Importers.



REPRESENTED BY R. S. NORTON, WINNIPEG.

BUSINESS CHANGES.

Mr. Lebar will shortly open a general store at Northfield.

T. R. Morrow & Co., druggists, have opened in Nanaimo.

Richard Frayne, livery, Landsdowne, is offering business for sale.

H. Clements, sawmill, Salmon Arm, is removing mill to Shuswap.

Hartley Bros., draymen, Vancouver, have dissolved partnership.

A. McCormick proposes opening a general store at Duncan's Station.

Frank Marwood, blacksmith, Enderby, has sold out to Wm. Hutcheson.

Meek & Harstone, grovers and hardware, Vancouver, have dissolved.

Schmidz & Moller, grocers, Nanaimo, are opening a bakery in connection.

Carney & Barnett, butchers, Nelson, were burnt out. Total loss said to be insured.

Samuel Hague, estate proprietor Dew Drop hotel, Nanaimo, will close out next month.

Thompson & Tytler, real estate, Chilliwack, have dissolved. Thompson & Co. continue.

Geo. O. Buchanan, sawmill on Kootenay Lake will remove and rebuild at Kaslo City during the summer.

C. B. Hume, late with J. Fred Hume, and C. F. Lindmark, will open a general store shortly at Revelstoke.

W. A. McIntosh, butcher, Vancouver, and the Douglas Lake Cattle Company contemplate an amalgamation.

A. C. Moust has withdrawn from the firm of W. S. Santo & Co., Nanaimo, to take charge of a business in Victoria.

John Hirst, general store, Parksville, has closed up and removed to Nanaimo, having entered the firm of Hirst Bros.

Geo. Mitchell and Chas. Lewis, of Winnipeg, contemplate opening in the jewelry and photograph business in Kamloops.

Corbould, McColl, Wilson & Campbell, barristers, intend opening a branch at Nelson, with E. R. Elliott, of Vancouver, in charge.

C. S. McConnell, wholesale, hats, caps and men's furnishings, Vancouver, has ad-

mitted Harold Bushby, of London, Eng., into partnership.

R. V. Winch, fruit and fish dealer, and E. H. Port, shipper of fresh fish, both of New Westminster, have entered into partnership under the style of Port & Winch.

Arthur R. Langley has obtained a half interest in the business of the late Geo. Morrison, druggist, Victoria, and will manage that business from the 1st prox. Mr. Langley has been in the employ of Robert Ward & Co., Ltd., for the past ten years, and worked his way up to book-keeper.

PROVINCIAL TRADE NOTES.

An attempt is being made to run a bi-weekly stage from Nanaimo to Alberni.

The Nelson Electric Light Company's Bill having passed the Provincial Legislature, the work of fitting up the town with electric light apparatus will be forthwith commenced.

The Mission creek dam has been completed and a first-class job made of it. The actual dam is over 200 feet long by 10 feet wide and 4 feet high—crib work, filled in with rocks. The diversion of the stream was made 500 feet long and 3 feet deep, through sandy soil. The cost of the work was slightly in excess of \$1,000.

The proposition has been made to establish a floating dry dock at Vancouver, and a company is now in course of formation with that object in view. The dimensions would be about 75 feet by 225 feet, which is large enough to accommodate almost any ship which comes into port. The proposed plan is made after that of the Merchants' dock at San Francisco.

The *Inland Sentinel* says that Mr. H. R. Bellam, the coal expert and inventor of a superior prospecting drill, is engaged with a committee of citizens in examining the country in the neighborhood of Kamloops for indications of coal in addition to those already known to exist at Guerin's. They have looked over the country nearly as far as Tranquille, on both sides of the river, and are favorably impressed with the geological formation as coal-bearing in several places. On Thursday morning, they started up the North Thompson for a trip of several days, taking with them

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a surveyor, and will look over all the coal locations heretofore discovered, and explore for others wherever indications may warrant. The purpose is to make this an altogether thorough exploration for coal in the country tributary to Kamloops. It is encouraged by the C. P. R. officials, who believe that 60,000 tons will be annually required for steam purposes at this point for consumption on the western division to replace the wood which is now used and becoming scarce. The report to be made by Mr. Bellam will be anxiously waited for, for one of the things to be determined by it will be the construction of a branch by the C. P. R. to the coal fields within the present year, if the report is favorable.

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PURCHASING POWER.

Is your dollar as good as any other man's? Maybe it is and maybe it is not. A dollar is a hundred cents anywhere, no matter in whose hands it is, but some men can make it do a hundred and ten cents' worth of buying, while others can make it do only ninety cents' worth. There are more possibilities in the mere application of money than are dreamt of in some merchants' philosophy. There is close analogy between "purchase" as used in mechanics and as used in business. The money gives the medium and basis of leverage, the force laid out depends upon the agency which is handling it. A hundred pound man at the end of a crowbar in position will not raise as much as a two hundred pound man on the same lever. Money has a relative as well as an absolute value. This is illustrated in the differences of result attained by equal amounts in different hands. With one man, ten thousand dollars will vanish to zero in five years, with another it will grow to fifteen thousand dollars in the same, and all the conditions may be equal between the same two men, with the exception of their disparity in their buying ability. One man applies his money to the market as an engineer applies force to matter, with an eye to the maximum of effect with the minimum of energy. Another lays out his money as if he were simply making an exchange, instead of buying. There is usually a vast difference in the total result at the end of a lifetime. Buying is something more than converting money into merchandise.

A dollar can be made go farther just now in the grocery trade than it could a year ago. The balance is on the side of money as against merchandise; usually it is, of course, but is much more so now than it commonly is. Hence, the present is a buyer's market. Prices rule low on the general average and distribution is divided up. The retailer has therefore advantages that he cannot afford to ignore. If he does, his competitor will not, and the local balance of trade will shift to the competitor's side. If A can go into a wholesale trader's sample room and buy a certain grade of article at 15c, B has himself to blame if he buys the same description of goods from the same wholesaler at 18c. It is not desirable to depress prices unduly, but it is material that each man should look out for the lowest that anybody else can secure. It is by attending to this that the tendencies of competition can be withstood.

A trader may have a special point of vantage as a buyer, in his readiness to pay spot cash every time, in his ability to place large orders, in his knowledge of the market, in his judgment of quality and value, or in some other strong point. Competitors who have no distinguishing strong point as buyers must usually pay higher—sometimes considerably higher—prices than he does. Perhaps it ought to be thus, that every man should get the benefit of his own gifts or resources, but less favored competitors cannot allow themselves to be handicapped. They can make a specialty of close buying as a matter of principle, and should never capitulate to a quotation till they find out if they cannot better it. They should remember that no matter

how unequal retailers may be in the eye of sellers, they are all equal in the eye of buyers, and it is the buyers who lay on the level. The smallest retailer must sell at the lowest price his big rival chooses to fix, and the smallest retailer should get all he can get in the way of concessions.—*Hardware.*

SOMETHING IN A NAME.

The *Canadian Grocer* says that it is hard for a new manufacturer to become initiated upon the supply list of the wholesale grocery market in Toronto. No new brands receive a cordial welcome except such as come with the name upon them of some producer who has won a reputation for himself by some other article. All the magic is in the name. Quality has nothing to do with the matter, and the best line has to put in sometimes a long probationary period before it is taken up by wholesale grocers. They are not very open to argument upon the question of merit, and prefer to cling to that which has their confidence rather than venture upon that which has no commercial record. But a good line is worth pushing upon such a market, as the very difficulty of displacing stand-bys proves that the wholesalers do not readily forsake what they have once adopted. This is a distinguishing temper of the wholesale grocers of Toronto, and while to some degree observable in the wholesalers of other cities is not nearly so pronounced. Innovation is the great point with some jobbers, but conservatism rules among those in Toronto. With them a name once made and upheld is secure.

FUSSY BUSINESS MEN.

Who has not met the fussy man, who is apparently always in a hurry—whose business (in his mind) is driving him? He makes a great fuss like the old rooster, crows often and loud, but never lays an egg. He does a great deal of fuming, but not much work and rarely accomplishes much. Such men have a higher opinion of themselves than the public have of them. They claim a larger quantum of brains than the Lord ever blessed them with. We often see fussy women. They, however, appear to an advantage some times, but a fussy man never does. There is so much chaff in his composition and ways that the germs of wheat are lost or blown away before they are formed into grains.

CANADIAN BUTTER IN ENGLAND.

A correspondent writes:—"Whether Canada will supersede Denmark in British winter butter market is an open question, but there is no doubt that the quality of the first important consignment that their representatives here have received is nearly equal to the best Danish. It is well packed, and the samples received have obtained the highest commendation of several of the leading British produce merchants. The Dominion Government has long been doing its utmost to forward the interests of agriculturists in Canada, and if this consignment is to be taken as a sample of what not only the Government farms can do, but also the Canadian farmer at large, it is safe to predict that our cousins will receive a fair share of the millions that have hitherto annually left the country for that necessary produce."

OUR EXPORTS TO BRITAIN.

Sir Charles Tupper's report on Canadian and other imports into the United Kingdom during the past year is not altogether so satisfactory as we could wish, although it contains many features which afford ground for congratulation. According to a table which he gives the number of oxen and bulls imported from Canada in 1891, was 98,376, against 100,610 in the previous year, the decrease in the total value being \$110,000. In cows, calves, sheep and lambs similar reductions occurred. The live cattle trade from Canada was an unprofitable one in 1891, from the point of view of the exporters on this side, who lost heavily owing to the fall in prices. "The egg trade," says Sir Charles, "has expanded in a satisfactory manner during the past year." Unfortunately, no figures are given in the British returns for eggs arriving from Canada, although Russia, Denmark, Germany, Belgium, France are mentioned, Canada evidently being included in the heading of "other countries." Under this last heading, it is shown that the increase in the eggs imported was a little over 102,000. As we all know, however, on this side, the Canadian egg trade with Britain last year was anything but satisfactory in its results. For instance, last year our sales of eggs to the United States fell off \$718,000; while those we made to England increased, according to our own government returns, by only \$82,000. In cheese and butter, Canada makes a good showing, especially the latter. We exported to England 857,841 cwts. of cheese in 1891, against 837,890 in 1890; and we sent over there 46,267 cwts. of butter in 1891, compared with 16,155 the previous year, the difference in value being \$730,000 for 1891, against \$303,500 in 1890. The imports of fresh beef to England from the United States, increased from 1,693,148 cwts. in 1890, to 1,747,578 cwts. in 1891, whilst from "other countries"—notably the Argentine Republic and the Australian Colonies—the increase has been from 161,155 cwts. in 1890, to 172,933 cwts. in 1891. These enormous quantities, Sir Charles explains, were conveyed by mail and other fast steamers, and it is to the facilities they offer that he attributes the increase in the trade. In 1891 Canada exported to the mother country 1,058 horses, compared with 225 the previous one. The High Commissioner once more draws attention to the advisableness of establishing horse fairs in Canada. Until this is done he fears that the trade will never be developed to any great extent. His remarks with regard to Canadian horses ought to be seriously pondered by every farmer and dealer. The time, he says, of British horse dealers is too valuable to permit their scouring the Dominion on the chance of picking up two or three suitable horses in a week. The peculiarities of the trade in horses are such that until the exact requirements of the British market are better understood, the selection must be left to the individual effort of the English dealer, who knows just what is wanted by his clients. It is to be regretted that the efforts of Mr. T. C. Patterson, the Postmaster of Toronto; Mr. Wm. Hendrie, of Hamilton; Messrs. Allan, of Montreal;

the late Mr. Simon Beattie, and others who were at great pains and expense to import the best class of English thorough-bred stallions, did not meet with better support. The want of appreciation on the part of Canadian farmers in failing to use these stallions necessitated the importers, in several cases, returning them to Great Britain. There is no doubt that the day of the low class horse is passed, not only in the Dominion and the United States, but in Great Britain. Their sphere of usefulness is rapidly going, owing to the introduction of electricity as a motive power for tramways. It is to be hoped that Canadian farmers will note these facts. Unfortunately, in many districts they have so little enterprise that, for the sake of a few dollars, they use stallions which beget wretched stock, and so forego all chance of profit. It seems a pity in the interests of the country at large that there is no regulation subjecting all stallions to an examination by competent authorities before being allowed to travel for hire, a supervision something similar to that exercised in France or other continental countries.—*Canadian Trade Review.*

NEATNESS A PROFITABLE INVESTMENT.

Cleanliness and neatness is next to financial soundness with the retail grocer, for the latter is largely dependent upon the former. There is nothing so annoying and irritating to the customer than to enter a store filled with dirty boxes and barrels, and perhaps a nail or two sticking out as though about to spear the unsuspecting visitor. These are matters of detail, it is true, and it is also true that to neglect those little details is to trifle with one's prosperity and future success. Make the store attractive and make it clean, and by doing so you are, though you may not know it, adding to your bank account every day. Have everything so clean that the most fastidious can have no fault to find. Imagine the feelings of one of your lady customers who with her gloved hand picks up a can of this or a jar or bottle of that, only to ruin her gloves forever, simply because you allow everything about your store to get dirty. If you have not time to attend to such matters, or to see that someone else has, then you have not time to make a success of your business, and you should try some other calling more suitable to your taste, and adaptable to the amount of time you have on your hands.

See that your clerks are neat in their personal appearance, and be sure you make them put on clean aprons every day. Keep your show cases and windows cleaned from fly specks. Let your motto ever be: "No flies on this establishment.—*N. Y. Grocers' Review.*"

THE MOLOCH OF MODERN BUSINESS

Are we living too fast? The question is not new. But we go on living; have we settled the problem? Hardly, unless everyday observation more than belies the record. The *Lumberman* is not given to moralising. The aim of each paragraph written is to get at something thoroughly

practical, but the observation of a neighboring commercial journal "catches us" as having a very practical bearing, while possessing a strong moral coloring. "It was once the custom," says this representative of iron and steel, "to offer sacrifices to Moloch. The offerings to this gentleman were not of jewelery, vegetables or cash, but of human lives, served up on a hot coal or in a bloody basket. The altar of this man-eater was a shamble, in which the patriarch and the babe, the rich and the poor, the wise man and the fool, went into ashes and mince-meat without fear or coroner's jury. We are fortunately living in better times. The butcher's shop is closed, and Moloch is out of business. The modern man is no longer served on a grid-iron or a plate to a cannibal god. We are, however, doing some occasional whittling on the old block. In a refined and conventional fashion, we are offering sacrifices of time, health and mentality to a modern Moloch. This last and improved edition of the man-eater is overwork. We live in a rapid age. The clock is too slow and the days too short. We spread a mile of life on a yard of time, and by burning the business candle at both ends, the light goes out in the middle instead of at the bottom. Business is a racehorse seldom in the paddock, but mostly on the track. Everything moves under the spur and whip. In the totals of progress, we have forgotten the invoices of human life. The commercial structure is immense and magnificent. We spread printer's ink in statistical Te Deums and are patriotically proud of our national supremacy. But under the superstructure is a catacomb, and on the back page of business statistics an extended list of lunatics and invalids and a growing pile of undertaker's bills. Attention has been called to this fact by physicians and publicists, but the underground railway to asylums and cemeteries is still running on time and paying dividends. In the modern conditions of business, it seems to be necessary for some men to be sacrificed for the rest. They are pivotal in their different vocations. When the king-pin is missing the wagon stops. Such men labor beyond the limits of reason and the endurance of nature. Life is a file of invoices. Rest is simply an anxious man sandwiched for a few hours between two sheets, with broken health, delinquent health, and spells of sleeplessness and nightmare. Artificial remedies are resorted to in order to postpone the usual catastrophe. Opiates, capsules and stimulants are used to stop the cracks in a leaky ship, with the usual finale, in a heavy cargo and a dead captain. There may be an excuse but there is no disguise for this fact. It is deplorably common. Overwork is becoming a public enemy. When business men are conscious of its encroachments on their vitality, they should wisely call a halt, not forgetting that even in this age of cupidity a bank account and a big business is no offset to premature exhaustion, a soft brain and a short life."—*The Canada Lumberman.*

President Harrison has approved the Act relating to life saving appliances on steamers plying exclusively on lakes, bays and sounds of the United States.

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VICTORIA, TUESDAY, APRIL 26, 1882.

INSOLVENCY.

At a meeting of the Vancouver Board of Trade, held last Friday evening, the report of the committee appointed to consider the proposed Insolvency Act was presented and read. The Act, an outline of which has appeared in a previous issue of THE COMMERCIAL JOURNAL, the committee believed, would supersede our present method of administering the estates of insolvent debtors. The only advantage, in the opinion of the committee, that could be gained by the proposed Act, would be the obtaining of his discharge by an insolvent debtor, the infliction of penalties upon fraudulent debtors and compulsory assignment in cases where a debtor refused to make a voluntary assignment. The latter, however, is open to abuse, in fact the committee are of the opinion that the Act could be made to act harshly against deserving debtors who might be temporarily embarrassed, and also that the expense of administering estates under this Act, especially in this Province, would be so great as to leave little if anything for the creditors. The committee are therefore of the opinion that the new Act is not at all adapted to the conditions prevailing in British Columbia. This report was adopted by the Board.

There are many points in the report to which commercial men in this Province might well take exception. It would be inferred that our merchants and business men generally are satisfied with the existing condition of affairs as regards the estates of debtors, which is really not the case. We realize the fact that it will be an extremely difficult matter for the Dominion Government to pass an Insolvent Act that would be applicable to the different provinces. In England, it is quite different. If the London Court of Bankruptcy declares a man bankrupt, that is conclusive; but in Canada, it is held that the law courts of the province of Ontario might declare a man insolvent, and he might come to British Columbia, and our courts here would not necessarily be bound by the adjudication. It appears to us that there is a way out of the difficulty, however, this is for the Federal Parliament to vest jurisdiction in matters of bankruptcy and insolvency in the Exchequer Court of Canada, and create the Supreme Court judges of the several provinces local judges of the Exchequer Court in Bankruptcy, with an appeal from their decisions to the Supreme Court of Canada. In this way, full faith and credit would be given to the adjudications of any of these judges in Bankruptcy

by any of the rest, and as the process of the Exchequer Court runs throughout Canada, the difficulties that we have pointed out may be obviated.

UNUTILIZED LANDS.

While almost in every direction new townsites are being "promoted" and "boomed" in every possible way by the speculative element interested in them, large numbers of lots in and near these places, which very much resemble the now celebrated town of Bogusburg, are held back for a rise with the hope of bringing them in, should the town project be successful, as Mr. or Messrs. So and So's addition. While these holdings, some of them in the city of "God knows where," are, in what is little short of an illegitimate manner, kept back from what would otherwise be their ordinary and natural development in the interests of "philanthropic" speculators, a great hubbub at Ottawa and elsewhere is being raised against the policy of reserving such large quantities of territory for the benefit of the Indians, the original owners of the entire territory, who have been choused and cheated out of much that belonged to them and are, indeed, corralled within, for them, comparatively restricted limits.

Much has been said both in Victoria and at Ottawa on the subject of the advisability, if not necessity, of removing the Indians from the Songish reservation, on the plea that they do not properly utilize it, and in the interest of the whites making it part and parcel of the city. Now, there is no denying the fact that there are numbers of white people who have grown rich—not on account of any praiseworthy enterprise on their parts, but because they managed to get their grip on lands when they were worth little or nothing, which they have in some cases divided into so called building lots, or hold them in bulk at such prices as no one can touch, on the strength of what people of more enterprise than they were ever possessed of, did to make them accessible, or to give them the other facilities that have made them eligible.

The greed of these people, it will readily be seen, is much more reprehensible in the public interest than are the ignorance, apathy and laziness which have been the means of causing so little to be done by the Indians on these reservations. And, among the men who are clamoring for the removal of the aborigines are some of those persons who think they see an opportunity of getting hold of more cheap properties, which they will also keep unutilized until the actual demands of business and civilization shall have materially augmented their present monetary value. No wonder these same speculative capitalists are regarded by many as "smart;" but they are none the less unenterprising and are, from the point of view of general progress, quite as great obstructionists as are the Indians. Both have their property rights, but if one class of them should be legislated against why not the other?

It is often remarked by visitors that the quantity of unutilized property within a growing city like this is altogether out of proportion to its size, and this land has

all the advantages and benefits of the improvements made at the expense of the public and of more liberal-minded owners without in any way contributing to the cost. It would appear that there are among us many who from association or otherwise have acquired not a few of the characteristics of the Chinaman who is so obnoxious to many people. THE COMMERCIAL JOURNAL is not now endorsing the doctrines and theories of Henry George and those who think like him, but is free to admit that matters being as they are there is no wonder that their ideas are increasing their hold upon public attention.

CHINESE REGULATION.

It is announced from the Dominion capital that the Government has determined to oppose Mr. Gordon's Bill to entirely do away with return Chinese certificates, on the ground that it would be an unwarranted breach of faith with those already holding certificates; but, in all probability, their duration will, in the future, be limited to six months—a period one would suppose to be sufficiently long, for all necessary purposes. *Apropos* to this question of certificates, an important judgment was, the other day, given in the United States Circuit Court sitting in appeal at San Francisco. Lee Hoy, a native of China, was arrested at Port Angeles, a year ago, on his arrival from Vancouver, B. C., on the ground that he had no certificate of indentification, and he was ordered remanded to China. He set up the claim, however, that he had been a resident of the United States for ten years, and engaged for a part of that time in business as a merchant, and that his trip to Vancouver was made for the purpose of visiting relatives. The district court released him, and the circuit court, in sustaining that decision, held that a Chinese merchant, domiciled in the United States, on his return thereto after a temporary absence therefrom, is not required to produce the certificate provided for in the act of July 5, 1881, in the case of Chinese first coming into the United States.

It is worth noting that the United States Treasury Department has decided not to admit to the United States as citizens of Great Britain Chinese who come to Canada and take out their naturalization papers. Their Chinese policy being what it is, this action on the part of the Washington authorities is not to be wondered at. Indeed, it has been stated that instructions have been given from Ottawa not to permit of such naturalization, when it is manifest that its sole object is to evade the law which obtains on the other side the line. In view of the early expiration of the existing Chinese Exclusion Act, it is announced that Inspector Mulkey, of Tacoma, has arranged to arrest all Chinamen who attempt to enter the State of Washington, should Congress fail to reenact that act before May 6. Chinamen so arrested will be held until the courts decide whether or not the exclusion act continues in force two years longer by virtue of the amendments made to it in 1881.

LONG CREDIT.

It has been suggested that much of the trouble arising between creditor and debtor in this province can be traced to the indiscriminate credit extended by merchants during good times, as a result of which they now find heavy accounts on their books. Nearly a year ago THE COMMERCIAL JOURNAL warned merchants against this outrageous system, and since that time several merchants in this province have been forced to close their doors because they were unable to continue business on the credit basis. In this respect the wholesaler is equally blameworthy with the retailer. The former has extended credit to individuals who have no scruples, and who after a time find that the wholesaler demands a higher price for his goods on account of this credit. To get out of this difficulty he purchases from another wholesaler for cash, and, paying for the same out of the sales of the goods procured from the first creditor, robs Peter to pay Paul. Thus he trades from one to the other, until at last he is in debt to all of them, with the inevitable result of failure. It is believed that organization among the wholesalers would offer a solution of this difficulty.

WEST COAST COMMERCE.

Under this caption, the *Monetary Times*, of Toronto, publishes a fourth article over the signature of "Maxime Maritime." He intimates that our lumber trade is "giving rise to a commerce that will far exceed the Miramichi and the St. Lawrence in their palmiest days," while shipbuilding promises to be prosecuted on a large scale on the west coast of Canada, thereby showing the fallacy of the assertion that the days of wooden ships have gone forever. Referring to the coast craft that will in ten years be found in every creek and bay of the coast, he adds: "Here is another industry that will be found in a thriving state as the demand for fishing craft increases with the fishing trade, which, as we have already seen, is fast rising into importance." "Of course," he says, "the lumber industry on the west coast is yet in its infancy, but every year witnesses a large increase, and indeed the time is not far distant when its timber trade will far exceed either Ontario or Quebec in the value of its productions."

The writer concludes: "Nova Scotia, since 1862 and up to 1889, has produced gold to the value of \$9,402,703; Quebec, \$209,053; and British Columbia, \$45,150,644, being a total of \$34,771,400. Well might one stop here at the colossal figures of British Columbia fish, lumber and gold, but I have not yet done. Since 1874, Nova Scotia has produced 3,001,314 tons of coal. British Columbia has distanced this in the same period by 533,500, the yield having been 3,564,814 tons. New Brunswick shows in the same period 104,253, the total being 6,670,381 tons. It will now be said that I may stop here, but no! In 1889, the Pacific province produced 84,181 tons of iron ore, valued at \$151,640, and here for the present I may pause." "Maxime Maritime," whoever he may be is most certainly doing our Province signal service, by in this way bringing our

resources to the attention of the people and the capital of the East; but, much as he has said, there may very appropriately be added the significant words of the Queen of Sheba, when she paid her historical visit to King Solomon—"It was a true report that I heard in my own land . . . behold the half was not told me."

PATRONS OF INDUSTRY.

Almost all over the Dominion east of the mountains, and particularly in the province of Ontario, the Patrons of Industry have become an influential factor in public matters. In Manitoba they are, to use an old-fashioned expression, something not to be sneezed at, and in view of the policy which they pursue it is no wonder that a feeling of antagonism should have been aroused against them among the merchants. One of the objects of the Patrons, it is said, is to arrange with one or more merchants at each point, to supply them with goods at 12½ per cent. advance on invoice cost. Merchants who submit to an agreement of this class are known as Patrons' storekeepers, and the Patrons agree to give all their custom to the Patrons' store. The opposition to be given the Patrons is, says the *Winnipeg Commercial*, simply an understanding among the merchants that they will not enter into any agreement in compliance with the demands of the Patrons. The agreement referred to makes it necessary that merchants shall show invoices when called upon to do so by the order, and it is stated that false invoices are being used in some cases. This is not to be wondered at, as the profit stipulated for is in no sense a living one. Manitoba has had even more than its share of business failures, and so has Ontario. If many of the customers of the insolvent merchants belong to the Patrons, the cause of their misfortune is not far to seek. Indeed, in order for a business man to be able to live among them, it would seem that he must either deceive his customers by the production of false invoices or cheat the houses from which he obtains his supplies. An honest business cannot possibly be done under conditions like these.

PARLIAMENT PROROGUED.

At length the Parliament of the Province of British Columbia has been prorogued after having sat for fifty-two working days, during which, in addition to other business, there were developed 57 bills, exclusive of what is known as the Supply Bill.

Among the most important measures passed during the session of the Provincial Legislature which has just been brought to a conclusion are those to encourage the deep-sea fisheries of the province and a number of railway acts, including that relating to the Canadian Western and the Canadian Northern Companies, as well as those which are designed to open up the mineral sections of this province. If properly carried out and every possibility prevented of a grab game on the part of any one—individual or corporation—the deep sea fishery industry of the province cannot fail to be immensely developed, an active and energetic population settled among

us and a considerable amount of new trade opened up, British capital being extensively pledged to the enterprise. Then, as for the Canadian Western or Canadian Northern project, it will, if successful, be of immense advantage to Victoria, giving it some of those connections which as the nearest seaport to the Pacific, it is in a position to turn to the best advantage. As for other railway schemes, they apparently mean well, and their influence on the development of our immense mineral deposits, it would be hard to estimate.

BEHRING'S SEA.

At last it has been officially announced that the *modus vivendi* in Behring's Sea has been renewed, and that, not for this season alone, but for that of 1893—a fact which will increase the disappointment and loss of those who had built not only upon the prospects of the present season, but of that of the one succeeding. There ought to have been none of the unwarrantable delays that have characterized this *modus vivendi* business, for it is now very easy to be seen that all along there was very little probability of anything but its renewal for the present season at least. It would almost appear to be strange that an agreement should have been thus early entered into for 1893, as it is perfectly manifest that throughout the whole of this business the Americans have been "talking through their hat," in so far as the possession of any positive information is concerned. It has been with them a case of bluff—bluff all the way through, and they have won the game. It may be well to remark that as the time for filing seal claims under the *modus vivendi* of 1891 expires on Thursday, the 28th inst., owners of sealing vessels, and those otherwise concerned, should see that their claims are in the hands of Collector of Customs Milne, Victoria, by that date, otherwise they cannot be considered.

EDITORIAL NOTES.

A NATIONAL silver convention is to be held at Washington on May 26th and 27th in order to organize a National Bimetallic Association.

THE imports into the Dominion for the month of March show an increase of a million and a half dollars and the exports of \$722,000, the aggregate of the latter for the nine months of the present fiscal year being \$11,750,000.

WE have received the first number of the *British Columbia Commonwealth*, a publication devoted to the live stock, fruit, agricultural, lumber, fish and mining interests of this province. The number before us is a highly creditable production, and the paper should receive the support of those in whose interests it is published.

WE observe that, on Saturday, in reply to Mr. Grant, senior member for Victoria city, the Premier stated that "even if the Dominion House of Commons refuse to grant a charter during this session to the Nelson and Fort Sheppard Railway Company, the Provincial Government would in every way protect the rights of the company as granted under the charter."

THE NEW INSOLVENCY ACT.

The Legislation Committee of the Toronto Board of Trade are bestowing a great deal of time and care in framing the proposed new Insolvent Act. If it be too late to have it passed by the Dominion Government at the present session, an effort will be made to have it introduced, and postpone discussion upon it until the session of 1893. This delay will enable the country to criticize the bill and propose any changes which careful study may point out as desirable.

The proposed new measure deprives the insolvent the right to assign his estate, except on demand of creditors, for \$500; but no such demand being made—based on the failure of the trader to meet his liabilities as they become due—he can assign to the sheriff, who acts as temporary guardian of the estate, and convenes a meeting of creditors, when an assignee is appointed, the guardian being incapable of filling that office. If, after five days from service of such demand, the debtor has not assigned as mentioned, he is declared (subject to the judge's approval) to have committed an act of bankruptcy, and a creditor for \$200, or more, may take out a writ of attachment, under which the guardian attaches his estate. Other acts of bankruptcy—following those laid down in the Act of 1875—are prescribed, the tendency of the Act in this respect being to secure to creditors a direct and quiet means of securing control of a defaulting trader's estate, and transferring it to the nominees of creditors for liquidation. To ensure compliance with the law, assignees are required to deposit \$10,000 with the Government at Ottawa. The assignee's fees are fixed by the creditors, subject to revision by the judge of the county court, on application of any creditor.

The position of landlords, where a lease has become forfeited under its terms in case of insolvency, is altered in an important particular. If the landlord claims the forfeiture, he must pay for substantial improvements made by the tenant. The lien of the landlord is restricted to six months' rent.

In dealing with securities held by creditors, the old rule of allowing creditors ten per cent. advance on their valuation, if the securities are taken over by the estate, is done away with. These may now be taken over at the exact valuation put upon them; but that value must be paid to the creditors before any dividends are declared, and not, as under the old Act, when the estate had realized on such securities.

The old rule in regard to wages is abandoned, and the rule contained in the Ontario Act adopted. The clause regulating the sale of book debts under the Act of 1875 is altered, creditors having power to deal in this matter as they wish, without the old restriction, that (save in *en bloc* sales of estates) an effort should be made to collect them before they are sold.

The suggestion that stocks of merchandise be sold by auction in lots not less in value than \$100, or more than \$300, was discussed at length. This question has called for a great deal of discussion in the press for many years. It was urged that sales of bankrupt stocks by speculators destroyed the trade of men who strove to

pay their debts in full, and demoralized the retail business; that dividing up stocks in the way indicated would be the least harmful way of disposing of them—the lots being too large for consumers to buy, and within the means of most storekeepers; and that this plan would prevent insolvents who failed to get a settlement with their creditors, buying in their stocks in their wife's name.

The proposal mentioned was not on the whole considered proper for adoption, and this vexed question is left unsolved. Very many further alterations of the old law have been made, a further reference to which we must reserve for ensuing issues of *The Merchant*.—*The Merchant*.

HOW BAD DEBTS ARE MADE.

People often wonder how it is that a retail grocer gets so many bad debts among his accounts. To the dealer who has had the "experience," while the dead beats have the "money," the operation is a very simple one.

The whole trouble arises from the slowness of the dealer to say "no," when more credit is wanted. The merchant grants a little more credit in order, as he thinks, to keep his customers in good nature, and so secure the old balance. But it is just here he makes a fatal mistake. If a customer cannot pay one week's or one month's bill, certainly the lapse of time will not help matters, but the account will get so large that the customer will find it cheaper to "move than to pay rent," as the expression goes, and he jumps his account and goes to look for some other victim.

This is the history of three-fourths of all the cases of bad debts; and if the merchant had said "no" when the first bill was in arrears, his loss would have been small compared with what it finally was. And further, a firm refusal to extend credit would often have the effect of making the customer pay up, hoping for another chance to "get in" to the grocer. Then is the time to give the dead-beater the grand bounce and be rid of him.

Bear in mind and act upon the knowledge, that if a man cannot pay one week's bill, he certainly cannot pay a two weeks' bill.—*St. Louis Grocer*.

OF INTEREST TO SHIPMASTERS.

A large number of masters of sailing vessels, and probably not a few captains of steamers, are not fully aware of the following provision of the law, which is article 12 of the United States statutes regulating the devices that shall be used by vessels upon the high seas for signalling for fog: A steamship shall be provided with a steam whistle or other efficient steam sound signals, so placed that the sound may not be intercepted by any obstructions, and with an efficient fog horn, to be sounded by a bellows or other mechanical means, and also with an efficient bell. A sailing ship shall be provided with a similar fog horn and bell, etc. In a collision case between a steamer and a sailing vessel that was recently heard in court in the East, it was proved that no mechanical fog horn was on board the sailing vessel, and the attorneys for the latter at once threw up the case.—*S. F. Commercial News*.

JAPANESE TEA FARMS.

A gentleman who has been studying the tea question, and who has visited a large number of Japanese tea farms, has written a brief but interesting account of his observations in the land of the Mikado. Tea was introduced into China and Japan about one thousand years ago. When it was first brought over it was so costly that only the Japanese noblemen could afford it, and some three hundred years ago, it is said, the Mikado had a tea officer on his staff to look after his tea gardens. Now every farm has its little patch of tea plants. The best of the tea comes from Kiota, from the famous tea gardens Uji. A new tea plantation in Japan is started from the seed. This is gathered in October from the plant, put in a mixture of sand and earth, and dampened to keep it fresh until spring. The tea plant is a species of camellia, a short, stocky bush, three to five feet high, with white, waxy flowers. Its leaves are dark green, and it would make a beautiful shrub for hedges. The best soil for a tea farm is virgin forest land, but that is remarkably scarce in Japan, and the land that has been cropped for centuries is generally used. The soil must be well drained, and it is essential that water should not lodge around the roots of the plant. Many of the tea farms for this season are on hillsides, arranged in a kind of terrace. The seeds gathered in the fall are planted in the spring in circles about two feet in diameter, each circle containing thirty seeds, with the centres of the circles making up the garden about five feet apart. These two-foot circles in a few years form a compact bush, and each year it is carefully cultivated as well as heavily manured. During the third year of its growth, the plants have leaves ready for the picking, and a tea plant is at its very best between its fifth and tenth year. There are at least three pickings a year, and a good tea farm should yield an average of 2,500 pounds of tea to the acre. The picking of the tea is done by girls with small baskets which are in turn emptied into great baskets, carried by coolies to the firing room, where it is sorted, sweated, rolled, steamed and dried. The process is a long one before the tea is packed in large earthen jars to be taken to the seacoast, where it is made ready for export. The large firing establishments at Kobe prepare the tea by another drying for shipping to the Canadian and American market. It is during this last firing that the coloring matter, if used at all, is put into the tea. The idea of some people that green is always colored is a mistake as the natural color of the leaf is green and the sun dried tea is green. The crops that are picked late in the season have not this high color, and for this reason the coloring matter is used. It consists of a mixture of indigo and soapstone, which is thrown into the pan while it is on the fire.

The agreement for a *modus vivendi* between Great Britain and the United States has been signed. In general, the document is a renewal of the agreement of last year, with the addition of a clause providing for the settlement of damages sustained by Canadian sealers.

COMMERCIAL SUMMARY.

The Red River is now clear of ice. Smallpox is raging in San Salvador. Immense damage is being done by forest fires in Prussia.

Thousands of acres of bottom lands in South Dakota are under water.

The smelter of the Butte and Boston Company, at Butte, Montana, was burned last week. Loss, \$250,000.

The Legislature of the Brazilian province of Matto Grosso has declared that state independent of the republic of Brazil.

The Italian Premier intends to revive the tax on flour, which formerly yielded 80,000,000 marks, to cover the existing deficit.

Signor Resman, Italian ambassador at Constantinople, has been appointed successor to Count Menabrea, as Italian ambassador at Paris.

Canadian farmers will do well to raise large crops this year if they can. Wheat may command a good figure next year even if Europe has an average crop.

The Russian Minister of War has refused consent to the rescinding of the decree which prohibits the exportation of grain. Many failures from this decision are expected.

A large deputation from Quebec have interviewed the Dominion Government, and asked that the bounty on beet root sugar expiring in July, next year, be extended for five years.

It is said to be the intention of the U. S. Silver Association to have the silver question put before both the National Conventions, to force parties to define their position on the question.

A large society is to be organized in Chicago for the mutual protection of all American sailors. When the organization is completed, all connection with other labor societies will be severed.

The Mainland Fruit Growers' Association will meet in Chilliwack on the 10th of May, when it is expected important business will be transacted. A. H. B. Macgowan, of Vancouver, is the secretary.

Trouble is brewing between the Panama Government and the Canal Company on account of the latter's arbitrary closing of the canal to traffic, and the consequent order of the Government for the removal of the obstruction.

Messrs. Raymond, Allen and Hugh Ross, of Revelstoke, have invented and taken out a patent for a machine designed to facilitate the screwing on of nuts used on the bolts joining railway plates, or wherever a number of bolts are in such proximity as to be within reach of the machine.

The annual report of the Cunard Steamship Company shows a profit of £220,901, of which amount £125,436 is deducted for depreciation and for the insurance fund. The directors recommend a dividend of £48,000 being 3 per cent. At the end of the year, the company had on hand £700,844, and the insurance amounted to £315,000. The report says that for six months of the year freights were unremunerative, and that the increased competition of fast steamers diverted a portion of the passenger traffic.

The total inland revenue of the Dominion for March was \$687,550.

The Government of Quebec is making a move to exterminate lotteries.

The potato crop on the island of Jersey has been almost destroyed by the late severe frost.

The French Chamber of Deputies has passed the credit of 3,100,000 francs for operations in Dahomey.

The estimated deficiency in the United States post-office department for the fiscal year 1890-91 is \$1,240,032.

Mr. William Edgar, general passenger agent of the Grand Trunk railway, died at Montreal, one day last week.

Two hundred thousand whitefish fry from the Newcastle hatchery have been deposited in the bay of Quinte at Piston.

Mr. Charles Emery Smith, the American Minister at St. Petersburg, has started for America, and will probably not return to Russia.

A series of trials at Spandau, Germany, with a carbonic rifle reservoir, have proved very successful. With one charge 300 shots can be fired.

Large areas of Mississippi are under water, all railroads are washed out in the neighborhood of Mobile and nearly all wires are down. Much stock has been lost.

Assemblyman Guenther's bill incorporating the Niagara Tunnel Company, which is to construct a subway for railroads from the foot of Genesee street, Buffalo, to Canada, has passed the Senate at Albany.

A bill has been introduced into the U. S. House of Representatives to prevent the making of mail carrying contracts with steamships which discriminate against any United States port in the matter of imports.

The supplementary estimates of the Provincial Expenditure for the year ending June 30th, 1892, amount to \$204,679.56; for the year ending 30th June, 1893, \$96,060, and the several sums included in Schedule A to \$44,620.83.

A man presented a revolver at the head of the Portuguese ex-Minister of Finance, and demanded money, which was given him. He was afterwards arrested, and it is now thought that he is an anarchist raising funds for the May Day demonstration.

The annual election of trustees for the New York Life Insurance Company has taken place and resulted in favor of the ticket nominated by President McColl and the policy holders. It was decided not to pay the \$37,500 pension to ex-President Beers which the former trustees voted.

United States Consular reports from Germany, for the first quarter of 1892, show a decrease in trade compared with the same period in 1891. From Berlin, the decrease is 8,000,000 marks, and from Hamburg it is 5,000,000 marks in sugar alone. This is alleged to be due to the reciprocity treaties of the United States, affecting the German sugar trade to the West Indies and South America. About one million marks of the Berlin decrease is in the cheapest kinds of fancy goods, which have hitherto been sent to the Southern States. The negroes now have no money to buy this trash.

The fish hatchery to be established in Manitoba will, it is stated, be the largest in Canada.

The unit of Austrian currency is hereafter to be the crown, equal in value to one-half a florin.

Canadian Pacific Railway traffic receipts, for the week ending April 14, were \$394,000; for the same week last year, \$371,000.

The frame block of stores owned by Wm. Gordon in Stratford was burned, last Tuesday morning. Loss, \$6,000; partially insured.

Nearly 500,000 seals have, it is said, been caught this season in Newfoundland waters, yet there is no apparent depletion of the herds.

Over 3,450 tons of freight have passed during the last six months over the S. & O. Railway, including the local freight between stations on the line.

Immigrants are still pouring into the Northwest, and it is stated that the C.P.R. has, since the 5th March, carried more than 4,000 immigrants from Halifax.

Everywhere in Canada, official vital statistics seem all but worthless, so badly is registration made. The Ontario figures now show such ridiculously low marriage and birth rates, and exceptional death rates, that they are evidently altogether inaccurate. Those of this Province are, as is well known, in but little better care.

The people of Calgary are determined to encourage the settlement of industries in their midst by means either of tax exemptions or bonuses. Thus they have now carried by-law exempting a flour mill from taxation for ten years and granting its proprietors \$3,000 bonus, and have conferred exemptions from taxation for ten years on a tannery and a soap factory. The citizens have also, with much public spirit, granted \$10,000 for the establishment of a town hospital.

The Golden Era says: "It is very encouraging to be constantly receiving inquiries from outside capital as to mining prospects in the district for the year. There are many probably who read this paper seeking the necessary information. To them we say candidly that never in the history of the camp have things looked so promising. So many sound schemes are afloat that the success of the leading industry—mining—is assured. Capital invested with discretion and under the control of capable mining men cannot fail to receive more than an average return."

Vancouver Telegram: Mr. J. H. Brock, of Winnipeg, is in the city in connection with the organization of the Great West Life Assurance Company. Of the stock of this company \$75,000 has been reserved for British Columbia. Over one-half of this amount has already been subscribed by capitalists here, and it is expected that the balance will be placed here and in New Westminster this week. All the investments of the company will be made in the west, and this fact will interest British Columbians in the company, and will be a guarantee to the policyholders that the cost of insurance will be lower than in companies whose investments are where lower rates of interest prevail.

THE COMMERCIAL JOURNAL'S SHIPING LIST.

BRITISH COLUMBIA SALMON FLEET 1891-2.

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	FOR.	CASES.	VALUE.	ARRIVED.
Br bark	Seriesa	913	Smythe	Sept. 29	Victoria	London	38,623	\$200,782	Feb. 23
Br bark	Callao	978	James	Oct. 6	Victoria	London	41,610	\$212,090	March 17
Br bark	Lebu	726	Worrall	Nov. 16	Victoria	Liverpool	39,800	161,424	April 15
Br bark	Rothsay Bay	750	Partridge	Nov. 18	Victoria	Liverpool	32,090	159,553	April 15
Br bark	Wanlock	745	Cooper	Nov. 18	Victoria	Liverpool	29,916	157,743	April 19
Br ship	Titanic	879	T. W. Selby	Jan. 15	Victoria	London	23,365	107,919	
Br bark	City of Carlisle	823	Kendall	Feb. 13	Victoria	London	21,574	113,885	

A—Sailed from this port Nov. 21; also 127 cs preserved fruit, \$750, 17 cs merchandise, value \$500. B—From Vancouver with part cargo of lumber

B. C. LUMBER FLEET 1891.

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE
Br ship	Stamboul	1218	Weston	Jan 3	Vancouver	Callao	960,300	\$ 9,600	April 2	50s
Chil bark	India	933	Funke	Feb 1	Moodyville	Valparaiso	751,396	8,348	April 20	65s
Br bark	Nineveh	1174	Broadfoot	Feb 23	Vancouver	Sydney	855,352	9,335	April 24	owners ac
Br bark	Forno-a	915	Kahn	Mar 24	Vancouver	Arica	744,000	6,000	July 5	55s
Am bkt	Catharine Sudden	368	Thompson	Mar 31	Moodyville	Tientsin	427,539	5,177	June 19	77s 6d
Am ship	Geo F Manson	1333	Crack	May 11	Moodyville	Sydney	868,154	9,752	Aug 5	55s
Br ss	Eton	1716	Newcomb	May 15	Moodyville	Port Pirie	1,765,714	15,891	June 26	Private
Am sch	Olea	478	Atwood	May 22	Moodyville	Shanghai	534,133	5,990	Aug 7	65s
Am sch	Golden Shore	961	Henderson	June 3	Moodyville	Sydney	799,658	8,063	Aug 7	55s
Br ship	Forest King	1022	Morris	June 3	Vancouver	Callao	1,224,816	14,224	Sept 1	47s 6d
Am ship	Exporter	1312	Kezer	June 7	Vancouver	Melbourne	889,132	8,802	Oct 2	65s
Am bark	Spartan	719	Anderson	June 14	Vancouver	Melbourne	502,000	5,276	Sept 22	60s
Am bark	Hesper	664	Sodergren	July 4	Moodyville	Shanghai	688,544	8,365	Aug 27	62s 6d
Swed bark	Svea	603	Afzelius	July 5	Vancouver	Callao	438,913	4,709	Sept 17	47s 6d
Am ship	Great Admiral	1197	Rowell	July 18	Vancouver	Melbourne	919,586	8,716	Oct. 2	63s 9d
Chil bark	Luisa Marta	715	Meyer	July 19	Westminster	Sydney	554,780	5,596	Oct. 9	52s 6d
Chil bark	Leonora	891	Harken	July 22	Westminster	Melbourne	600,333	5,705	Oct. 6	60s
Nor bark	Borghild	757	Haugeland	July 25	Vancouver	Melbourne	564,556	6,000	Oct. 6	65s
Br ship	Duke of Abercorn	1026	McDougal	July 29	Vancouver	Adelaide	688,383	8,213	Oct. 10	62s 6d
Br bark	Cassandra	753	Stehr	July 31	Vancouver	Iquiqui	515,619	6,917	Nov. 12	47s 6d
Br ship	Leading Wind	1250	S B Savory	Aug 6	Moodyville	Melbourne	763,443	8,430	Oct. 27	60s
Chil bark	Antonietta	965	Stack	Aug 8	Moodyville	Valparaiso	643,244	9,681	Nov. 17	owners ac
Br bark	Ordovic	825	Austin	Aug 9	Vancouver	Callao	613,300	6,546	Dec. 13	50s
Chil ship	Hindostan	1513	Welsh	Aug 14	Moodyville	Valparaiso	1,200,419	11,869	Nov. 14	owners ac
Br bark	H B Cann	1229	Foote	Aug 21	Moodyville	Sydney	1,041,172	12,214	Nov. 2	50s
Nor ship	Saga	1113	Aftedahl	Sept 3	Moodyville	Sydney	960,254	8,777	Nov. 19	50s
Nor bark	Lotos	718	Selnesen	Sept 25	Vancouver	Adelaide	528,824	5,035	Dec. 20	65s
Per bark	Pisagua	980	Benvenuto	Oct 10	Moodyville	Pisagua	483,583	4,648		owners ac
Am bark	Newsboy	559	Johnson	Oct 1	Westminster	Sydney	645,792	6,540	Nov. 21	52s 6d
Nor ss	H. W. Jarlsberg	1958	Haguo	Sept. 20	Moodyville	Port Pirie	2,043,269	18,389	Oct. 29	Private
Chil ship	Emma Luisa	1180	Beaucoc	Oct. 9	Moodyville	Valparaiso	909,868	8,187	Jan. 11	52s 6d
Br bark	Alfred Hawley	412	Llewellyn	Oct. 2	Westminster	Port Pirie	300,931	2,858	Jan. 12	57s 6d
Nor bark	Flora	769	Anderson	Nov. 21	Vancouver	Melbourne	557,932	5,241	Feb. 19	62s 6d
Am bkt	Willie H. Hume	622	Brigman	Nov. 17	Vancouver	Callao	794,201	7,795	Jan. 17	50s
Am ship	Benj. Sewall	1261	Sewall	Dec. 2	Vancouver	Valparaiso	755,687	10,230	Jan. 15	45s
Am sch	Olea	478	Hodlin	Nov 12	Moodyville	Sydney	512,658	4,413	Jan. 15	41s
Chil ship	Atacama	1235	Caballero	Dec. 15	Moodyville	Valparaiso	980,001	9,453	Feb. 25	owners ac
Br bark	Nineveh	1174	Broadfoot	Dec. 15	Vancouver	Sydney	710,995	9,925	Feb. 11	owners ac
Am sch	F. S. Redfield	416	Birkholm	Dec. 19	Cheminaius	Sydney	579,485	5,233	Feb. 12	45s

A—Also 360,900 laths. B—Composed of 45,000 feet telegraph poles, 410,000 feet rough lumber, 151,000 feet flooring, and 108,000 feet ties. C—Composed of 287,871 feet rough lumber, 29,668 feet dressed lumber, and 587 bundles laths. D—Composed of 23,355 feet dressed and 844,799 feet rough. E—Also 22,916 feet pickets and 211,210 feet laths. F—Composed of 1,144,286 feet rough, 80,560 feet t & g flooring, 21,000 feet box shoeks, (5,000 boxes). G—Also 1,078 bundles p. kets, 1,446 bundles laths. H—Also 1,715 bundles laths. I—Also 68,078 feet t & g flooring. J—47,959 feet is on deck. K—Of which 78,615 feet is on deck; also 11,925 feet pickets and 2,094 bundles laths. L—Also 3,500 bundles laths. M—Also 1,053 bundles laths and 463 bundles pickets; deck load 72,632 feet. N—Also 90,411 feet dressed, 2,488 bundles pickets and 1,134 bundles laths. O—Comprising 182,638 feet t & g flooring. P—Also 2,500 bundles laths and 8,679 bundles pickets, deck load 76,579 feet. Q—Also 131,161 t & g flooring, 1,129 bundles laths and 47 spars, deck load 41,942 feet. R—Composed of 484,996 feet rough and 128,304 feet flooring; deck load 55,729 feet rough. S—Also 2,001 bundles laths, deck load 106,197 feet. T—Also 2,138 bundles staves and 1,131 bundles laths. U—Also 22,461 feet t and g flooring, 2,272 bundles staves and 1,414 bundles laths, on deck 111,437 feet rough. V—Deck load 245,866 feet; sailed from Nanaimo Sept. 21. W—Also 712 bds laths and 1,463 bds pickets. X—Also 315 bds laths and 1,780 bds pickets. Y—Also 21,757 feet pickets and 56,070 feet lath. Z—Deck load 32,366 feet rough. AA—Also 148,000 feet rough. BB—Also 332 bds laths. CC—Composed of 15,681 ft t & g flooring, 139,453 ft clear and 619,064 ft rough. DD—Also 76,000 laths and 4,720 pickets. Sailed from Victoria Nov. 21. FF—Also 151,237 ft t and g flooring. GG—Also 167,555 ft t and g flooring and 3,596 bds laths. HH—Also 127 bds laths. II—Also 48 bds laths.

B. C. LUMBER FLEET, 1892.

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Br ship	Athlon	1371	Dexter	Jan. 5	Vancouver	Adelaide	A 959,793	8,265	March 18	47s 6d
Nor ship	Morning Light	1316	Johansen	Jan. 22	Vancouver	Melbourne	B 942,986	9,193	March 25	60s
Am bark	Hesper	664	Sodergren	Feb. 20	Vancouver	Shanghai	C 716,183	7,781		50s
Br ship	Angerona	1215	Anderson	Feb. 26	Vancouver	Valparaiso	D 834,937	7,095		42s 6d
Nor bark	Czar	1324	Christopher'n	March 4	Vancouver	Adelaide	F 1,017,147	10,476		57s 6d
Nor bark	Agnes	811	Hoffgaard	Feb. 20	Cheminaius	Antofagasta	E 410,939	6,413		40s
Norship	Kathinka	1463	Klevenberg	March 12	Vancouver	Melbourne	G 1,142,212	9,251		60s
Chil bark	India	933	Funke	Feb. 22	Vancouver	Valparaiso	I 787,496	7,018		owners ac
Br bark	Glenbervie	800	Groundwater	March 21	Vancouver	Iquiqui	J 429,857	7,689		37s 6d
Br ship	British India	1199	Lines	March 31	Vancouver	Valparaiso	L 680,872	9,315		37s 6d
Am sch	W. H. Talbot	776	Bluhm	March 11	Vancouver	Tientsin	H 489,845	10,272		67s 6d
Am sch	Reporter	333	Dreyer	March 3	Cheminaius	San Pedro	416,386			Private
Br bark	Alversdale	1153	Fritlyson		Vancouver	Sydney	K 1,079,156	9,873		47s 6d
Br bark	Mistletoe	821	Smith	April 21	Vancouver	Wilmington				\$16 00
Br bark	Craigdon	2218	Lewthwaite		Vancouver	Iquiqui-Callao				27s 6d & 30s
Br bark	Toboggan	676	Porter		Vancouver	Wilmington				Private
Br bark	Thermopylae	1918	Winchester		Vancouver	Japan ports				Private
Nor bark	Fritzeo	1078	Holf-cn.		Cheminaius	Melbourne				45s
Br ship	Burmah	1617	Newcombe		Moodyville	Valparaiso				35s
Br ship	Crown of Denmark	2629	Smith		Vancouver	Melbourne				37s 6d

A—Also 2,289 bds lath and 5,559 bds pickets. B—Also 44,130 ft pickets and 913 bds laths. C—Also 38,741 ft t and g flooring. D—Also 1,053 bds laths. E—Also 157,070 ft t & g flooring and 50 bds laths. F—Also 8,269 ft pickets and 127,170 laths. G—Also 61,633 feet pickets and 25,420 feet laths. H—Also 49,846 feet t & g flooring and 1,013 bundles laths. I—Also 183,491 feet t & g flooring. J—Also 291,913 feet t & g flooring. K—Also 77,559 laths and 75,100 feet pickets.

THE COMMERCIAL JOURNAL'S SHIPPING LIST.

VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br bark.	Ariadne.	1167	Croot.	November 28	C London.	Victoria.	Robt. Ward & Co. (Limited).	150
Br bark.	Irvine.	665	Jones.	Nov. 23.	D Liverpool.	Victoria.	Turner Beeton & Co.	150
Br bark.	Banfishire	829	McDonald	Dec. 18.	E Liverpool.	Vancouver	Bell-Irving & Paterson	130
Br ss.	Bushmills.	1588	Denning	April 13	Liverpool	Vancouver	Baker Bros. & Co., (ld).	13
Br ship.	Ben Nevis	1061	Ellidell	Feb. 13.	B Glasgow.	Vancouver	C. Gardiner Johnson & Co.	73
Br bark.	Martha Fisher	811	Lee	Feb. 27.	Liv. rpool	Victoria	R. P. Rithet & Co (L'd).	59
Br bark.	Fernbank	1350	Boyd		A. Glasgow.	Vancouver	Bell-Irving & Paterson	
Br bark.	Chill.	678	McKenzie		R. London.	Victoria.	Turner, Beeton & Co.	
Nor. bark.	Ingrid.	1383	Olsen	April 16	S San Diego.	Vancouver.		10
Ital. bark.	Eritrea.	779	Olivaro		P Valparaiso	Burrard Inlet.	R. P. Rithet & Co., Ltd.	
Br ss.	Empress of China	3003	Tillett	April 16.	Hong Kong.	Vancouver	C. P. S. Co.	10
Br ship.	Earl Granville	1149	Fleck	April 14.	S San Francisco	Cowichan	Robt. Ward & Co. (L'd).	12
Ger bark.	Pulawan	951	Van Hauvel	Feb 29	M Newcastle	Vancouver		57
Nor. bark.	Ursus Minor	605	Johnson	April 9.	U San Diego.	New Westminster		17

M—Via San Francisco for lumber to West Coast. I—Chartered to load lumber for M., A. or P. P. at 46s 3d. U—Lumber to Sydney at 37s 6d
 D—Spoken Dec. 25, lat. 5 S. long. 33 W., spoken Dec. 28, lat. 9 S., lon. 34 W. P—To load lumber for Valparaiso on owners' account
 C—Dec. 8, towed into Gravesend. She lost two anchors and chains in the Downs, and damaged windlass, sailed again Jan. 4.
 E—arrived at Holyhead Dec. 19, sailed again 21. A—Chartered to load grain on Puget Sound. R—To sail May 10. L—Chartered to load lumber for United Kingdom at 62s 6d.

SHIPPING INTELLIGENCE.

SS. Emprss of Japan will sail on April 27 for the Orient.
 The bark Wanlock arrived at Liverpool with salmon on April 20.
 The Empress of India sailed from Hong Kong April 16 for Vancouver.
 German steamship Romulus sailed from Osaka April 13 for Puget Sound.
 The Norwegian bark Ingrid sailed from San Diego April 16 for Vancouver.
 The bark Lebu, from Victoria, arrived at Liverpool, April 10, with salmon.
 The bark Rothesay Bay, from New Westminster, Nov. 18, arrived at Liverpool April 15.
 The British ship Burmah, 1,647 tons, Capt. Newcombe, arrived at Moodyville, April 21, to load lumber at Valparaiso.
 The British ship Crown of Denmark, 2,020 tons, Capt. Smith, arrived at Royal Roads, April 23, from San Francisco. She will load lumber at the Hastings Mill for Melbourne.
 The Br. bark Lizzie Bell, 1,036 tons, Capt. David Lewis, arrived at Esquimalt April 24, 211 days out from Liverpool. The trip from Coquimbo occupied 62 days, the winds being very light. Capt. Edwards, who was paralyzed, was left at Coquimbo. The fire reported was caused by a lamp exploding in the captain's cabin. A copy of her manifest and list of consignees appeared in THE COMMERCIAL JOURNAL of March 20. Capt. Clark, surveyor, reports her cargo in splendid condition. R. P. Rithet & Co., Limited, are the consignees.

FOREIGN COAL SHIPMENTS.

The following are the shipments for the week ending April 23:—

Date.	Vessel and Destination.	Tons.
19.	W. F. Babcock, ship, San Francisco	3,557
21.	Oregon, bark, San Francisco	2,334
Total		5,901

VESSELS IN PORT.

(April 25, 1892.)
VICTORIA.
 Nor. bark Dominion, 1,256 tons.
VANCOUVER.
 Br. ship Riversdale, 1,453 tons, Capt. Finlayson, arrived Feb. 27, loaded for Sydney.
 Br. bark Toboggan, 676 tons, Capt. Porter, arrived April 2 from Callao, lumber for Wilmington, Del.
 Br. bark Thermopylae, 918 tons, Capt. Winchester, loading lumber for Japan ports.
 Br. ship Crown of Denmark, 2,020 tons, Capt. Smith, arrived April , loading for Melbourne.
 Br. SS. Empress of Japan, 3,003 tons, Capt. Lee, loading for Orient.
 British bark Lizzie Bell, 1,036 tons, Capt. Lewis, arrived April 24 from Liverpool, discharging general cargo. R. P. Rithet & Co., L'd., consignees.
MOODYVILLE.
 Br. ship Burmah, 1,647 tons, Capt. Newcombe, loading for Valparaiso.
CHEMAINUS.
 Am. bark Colorado, 1,036 tons, Capt. Gibson, arrived Feb. 22, laid up.
 Nor. bark Eritzo, 1,078 tons, Capt. Rolfsen, arrived April 16, loading lumber for Melbourne.
NANAIMO.
NEW V. C. CO'S SHIPPING.
 Am. bark Majestic, 1,117 tons, Capt. Lorentzen, loading.
 Am. ship America, 1,952 tons, Capt. Magane, waiting to load.
 Am. bark Gen. Fairchild, 1,356 tons, Capt. Mackie, to load Northfield coal.
WELLINGTON SHIPPING.
 Am. bark Highland Light, 1,265 tons, Capt. Herriman, loading.
RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	2	2,202
Vancouver	5	8,109
Nanaimo	4	5,609
Moodyville	1	1,617
Chemainus	2	2,114
Total	14	19,771

The Revelstoke Lumber Co. are shipping lumber to the territories, several carloads having gone as far east as Regina.

FREIGHTS.

Lumber freights from British Columbia or Puget Sound are without change. Quotations are:—Sydney, 32s 6d; Melbourne, Adelaide or Port Pirie, 37s 6d to 40s; West Coast South America, 35s to direct port; United Kingdom, calling at Cork for orders, 62s 6d; Shanghai, 47s 6d; and Yokohama, 47s 6d, both nominal.
 Grain freights from San Francisco to the United Kingdom are very steady. The present rate is 21s 3d, with the usual options, and the rate for new crop loading 32s 6d.
 Bell-Irving, Patterson & Co., agents of the Anglo-British Columbian Packing Co., Ld., have arranged with Lafield, Mc-Govern & Co., New York, to represent them in their British Columbia interests. They will represent the following brands of salmon: British American Packing Company, Phoenix, Red Star, Trident, Lynx, Empress, Drysdale, Ark, Caledonia, Queen and Royal Britannia.
 The West Coast Trade, published at Tacoma, says that information gathered from both jobbers and retailers last week indicates, not an immense amount of spasmodic business, but rather a healthy state of trade prevailing throughout the state, and as the spring trading season is yet in its swaddling clothes, no cessation of current trade is expected for some time to come.
 Mr. J. Herbert Mason, president of the Canada Permanent Loan and Savings Co., of Toronto, and Mr. G. R. Harris, general agent at Winnipeg, are in the city looking over the field, with a view to appointing local agents and appraisers. Messrs. R. G. Tatlow, H. A. Jones and H. T. Ceperley, of the Vancouver Loan, Trust, Savings and Guarantee Co., were appointed agents and appraisers for Vancouver and vicinity. The Canada Permanent has a subscribed capital of \$5,000,000; the Reserve fund, \$502,000 and assets upwards of \$120,000,000, and is the first Canadian loan company to enter British Columbia.



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