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## TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE,  
Tuesday Morning, Nov. 1.  
VICTORIA

The last week of the month is generally dull, and the week just closed was no exception to the rule, but as a whole October will compare favorably with the same month any previous season. A considerable amount of paper falls due on the 4th, but it would not be safe to venture a prophesy as to how it will be taken up. Sterling exchange is slightly easier. There is a coal war on, but it is believed by many that peace will soon be restored and the price of this commodity resume its former position.

At Vancouver, the past week has been a very quiet period in business circles. Collections are a trifle better, and there seems to be more money in circulation than a short time ago. There has been one failure here during the week, but it is thought the assets will cover the liabilities.

### FRUITS AND VEGETABLES.

The receipts of California fruits and vegetables from San Francisco by steamship City of Puebla, Oct. 29, comprised the following: For Victoria—563 cs grapes, 96 cs pears, 50 crts bananas, 21 cs oranges, 10 sacks sweet potatoes, 17 cs quinces, 5 cs apples, 3 cs peppers, 1 cs pomegranates, 26 cs figs, 1 cs lemons, 10 sacks coconuts, 15 sacks onions; total, 818 pkgs. The receipts by previous steamers were as follows: Oct. 19, 988 pkgs; Oct. 9, 1,030 pkgs; Oct. 4, 1,072 pkgs; Sept. 29, 1,175 pkgs; Sept. 24th, 1,279 pkgs; Sept. 19th, 1,191 pkgs.

Trade is gradually dropping off as the cold weather approaches. The principal business now is in apples, peas and other hard fruits. There are no changes in prices.

Jobbers' quotations for fruits are as follows:—

Oranges—Sweet Loretta.....	\$1 00 @	0 00
Tahiti Seedlings.....	4 50 @	4 75
Riverside Seedlings.....	0 00 @	0 00
Lemons—California.....	8 00 @	8 50
Sicily.....	7 50 @	9 00
Australian.....	7 00 @	0 00
Bananas, bunch.....	2 50 @	3 75
Pears.....	1 75 @	2 15
Quinces.....	1 50 @	0 00
Apples—Red.....	1 50 @	1 75
Green.....	1 25 @	1 40
Grapes.....	1 50 @	1 75
Pine Apples, doz.....	5 00 @	0 00
Coconuts, doz.....	1 00 @	0 00

Vegetables are quoted:

Potatoes—California, sweet.....	2 1/2 @
Local.....	per ton 15 00 @ 16 50
Onions—Red California.....	1 1/2 @
California Silverskins.....	1 1/2 @

### GROCERIES AND PROVISIONS.

Smoked meats continue scarce. It is said that there is hardly any choice breakfast bacon in the city. Those who have any in stock are keeping it for their own customers and will not sell to other dealers. There is said to be very little Manitoba butter in the market. Eastern creamery is also quoted slightly higher. A car from Montreal, due here about the middle of the week, will be quoted at 29c for large tubs and 30c for small. The packers' prices of American smoked meats are the same as quoted last week.

Messrs. R. P. Rithet & Co., L'td., quote new season's pack of Canadian meats as follows: Hams, 14 1/2c per lb.; choice breakfast bacon, 17 1/2c; short roll, 12 1/2c; long roll, 12 1/2c; dry salt side, 11 1/2c; smoked clear side, 12c. Commission agents quote American meats f. o. b. Victoria, duty paid, as follows: Medium hams, 15 1/2c per lb; heavy hams, 15 1/2c; choice breakfast bacon, 15 1/2c; short clear sides, 13 1/2c, and dry salt clear sides, 12 1/2c. Armour's white label pure lard, 10 lb. pails, 14 1/2c per lb.

Canadian meats are quoted f. o. b. Victoria: Hams 14 1/2c, breakfast bacon 15c, long clear side 10 1/2c; spiced rolls, 12 1/2c; pure lard, tubs, 12 1/2c; do, 3 lb and 5 lb tins, 13 1/2c.

Messrs. R. P. Rithet & Co., L'td., quote dry granulated sugar in 100 lb sacks at 5 1/2c to the trade.

W. J. Pendray reports largely increased sales of vinegar. The sales of this article are 1500 gallons more this fall than the same season last year. As Pendray's vinegar becomes better known the more popular it becomes, as its superiority commands a ready sale, thus ensuring a good profit to those who handle this really excellent article of home manufacture. At the recent exhibition Mr. Pendray was awarded a silver medal for the best malt and white wine vinegar, also a gold medal for the finest display of soaps.

The Montreal Trade Bulletin says: "Receipts of butter during the past week were 5,424 pkgs, against 15,855 pkgs for the week previous. The quiet feeling noted last week has been maintained, although there has been some business on export account, the sale being reported of 400 tons of Western at 19c, holders now asking 20c. Kamonaska has changed hands at 18c, 500 tubs being reported sold at that figure. Creamery is held at too high figures to admit of much business, holders asking 24c to 25c for their Sept. and Oct. makes. In Eastern Townships dairy, there have been sales in the country at 21c to 22c for choice Fall dairies. We quote: Creamery, choice fall, 23 1/2c to 24c; creamery, good to fine, 22c to 23c. Add 1c to 2c per lb for selected single package. Cheese receipts during the past week were 61,385 boxes, against 41,404 boxes for the week previous. The market is firm with a fair export enquiry, sales of finest Western September having transpired at 10 1/2c. The Liverpool private cable has advanced another 1s to 3 1/2s for September, which, considering the remarkably heavy shipments during the past three weeks amounting to about 240,000 boxes, was unexpected. Considerable sales have been made of underpriced goods at 9 1/2c to 10 1/2c. It is stated as we go to press that 10 1/2c would have to be paid for finest Western. The shipments this

week were 32,955 boxes, against 42,877 boxes for the week previous."

Dairy produce is quoted:

Butter—Eastern Creamery, tubs.....	27 1/2 @	30
Manitoba Dairy choice.....	18 @	22
Cheese—Canadian, lb.....	13 1/2 @	14 1/2
California.....	10 @	00
Eggs, doz.....	21 @	22

Smoked meats and lard are quoted:

Hams.....	15 1/2 @	17
Breakfast bacon.....	15 @	17 1/2
Short rolls.....	12 @	13
Backs.....	13 @	15
Dry Salt, long clear.....	11 @	12 1/2
Pure Lard, 50lbs.....	13 @	14
"    20lbs.....	13 @	14 1/2
Lard Compound.....	10 1/2 @	11 1/2

Sugar—Jobber's prices 1/2-barrels and kegs in each case being 1/2c higher:

Dry Granulated.....	5 1/2 @	5 1/2
Extra C.....	5 1/2 @	5 1/2
Fancy Yellow.....	6 @	6
Yellow.....	4 1/2 @	4 1/2
Golden C.....	4 1/2 @	4 1/2
Syrups, per lb.....	3 @	3

### PAINTS OILS AND COLORS.

The Toronto Empire of 21st inst., says: "There has been an advance made in the price of spirits and turpentine. The Jobber's Association here now quote 48c, freight paid to delivery station. The linseed oil quotations of a week ago are unchanged, but in view of the facts that United States competition has been drawn off by the advance which followed the reforming of the trust, and that English competition is now handicapped by the advance in ocean freight, and will soon be more so by higher rail freights, it seems probable that prices will rise. Paints are in request for inside work, such as wall painting, decorating, etc."

### SALMON.

The British bark Chili, 678 tons, Capt. McKenzie, arrived Oct. 30 from London, with a general cargo, and is under charter to load a return cargo of salmon for her consignees Messrs. Turner, Beeton & Co. The British bark The Frederick, 812 tons, Capt. Simpson, from Talcahuano Sept. 2, is fully due. Her cancelling date expired on Oct. 31. There is no feature worthy of note in salmon. The market is quiet.

### FLOUR AND FEED.

The Victoria Roller Flour Mills have lowered the prices of their standard brands—Delta and Lion—25c per bbl., in sympathy with the low prices ruling in the Portland markets. Jobbers' quotations are reduced in sympathy. The Hudson's Bay Company now quote their Manitoba Hungarian flour, Fort Garry Mills, at \$5.40 per bbl., and Strong Baker's at \$5.00, in quantities less than carload lots. Benton County, Oregon, flour has declined, and is now quoted by the Hudson's Bay Company at \$4.85 per bbl. Portland Roller and Royal are also quoted at a decline from last week's prices. Wheat is up a little in Oregon. There is a strong demand for California and Oregon white wheat. Prices in Manitoba are said to be weaker, while the English market is steady.

The Portland Commercial Review says: "The flour market is unimproved either as to the demand or values. The inquiry for the majority of brands is mostly for local trade, although contracts have been made with several interior mills for product to be shipped to China. 10,000 bbls. went by sail to Europe and 500 bbls. to San Francisco. The price

list shows no change, standard brands being quoted at \$3.05 per bbl., including Portland and Salem roller and Dayton and Cascadia.

The Columbia Flouring Mills quote Enderby flour in carload lots :

Premier.....	\$5 20
XXX.....	5 10
Strong Bakers or XX.....	4 75
Superfino.....	3 80
Jobbers' quotations to the trade are :	
Delta, Victoria mills.....	\$ 4 75 @ 0 00
Lion, " ".....	4 75 @ 0 00
Premier, Enderby mills.....	5 45 @ 0 00
XXX, " ".....	5 35 @ 0 00
XX, " ".....	5 05 @ 0 00
Superfine " ".....	4 05 @ 0 00
Oglivio's Hungarian.....	5 50 @ 0 00
" Strong Bakers.....	5 00 @ 0 00
H. B. C. Fort Garry Hungarian..	5 40 @ 0 00
" Strong Bakers.....	5 00 @ 0 00
Benton County, Oregon.....	4 85 @ 0 00
Portland Roller.....	4 90 @ 0 00
Snowflake.....	5 25 @ 0 00
Royal.....	4 80 @ 0 00
Wheat, per ton.....	28 00 @ 35 00
Oats.....	25 00 @ 30 00
Oil cake meal.....	40 00 @ 45 00
Chop feed.....	28 00 @ 30 00
Shorts.....	26 00 @ 28 00
Bran.....	24 00 @ 25 00
National Mills oatmeal.....	3 50 @ 0 00
" " rolled oats.....	3 50 @ 0 00
" " split peas.....	3 50 @ 0 00
" " pearl barley.....	4 50 @ 0 00
" " Chop feed.....	30 00 @ 0 00
California oatmeal.....	4 25 @ 4 35
California rolled oats.....	3 75 @ 3 85
Corn, whole.....	per ton 37 50 @ 40 00
Cornmeal.....	2 75 @ 3 00
Cornmeal feed.....	per ton 40 00 @ 50 00
Cracked corn.....	40 00 @ 45 00
Hay, per ton.....	17 00 @ 18 00
Straw, per bale.....	1 00 @ 0 00

The Victoria Rice Mills quote wholesale :

Japan rice, per ton.....	\$ 77 50
Best China rice ".....	100 00
China rice No. 1 ".....	70 00
Rice flour ".....	70 00
Chit rice ".....	25 00
Rice Meal ".....	17 50

LUMBER.

There are two arrivals at loading ports since last review. The British bark Geo. Thompson, 1,128 tons, Capt. Young, from Sydney, loads a return cargo at the Burnette mills, Westminster, on owner's account. The American ship Edward O'Brien, 1,725 tons, has arrived at Vancouver, under charter to load lumber for Cork, U.K., for orders, at 50s. There are at present eight vessels loading at British Columbia ports for foreign. At Burrard Inlet—the Nor. bark Morning Light, 1,013 tons, for Liverpool; Br. bark Columbus, 604 tons, for Adelaide; Am. schooner Lyman D. Foster, 730 tons, for Sydney; Nor. bark Benj. Bangs, 1,118 tons, for Montreal; Br. bark Fernbank, 1,338 tons, for Valparaiso, for orders; Br. bark Grasmere, 1,246 tons, for Valparaiso, for orders; Am. ship Edward O'Brien, 1,725 tons, for Cork, U.K., for orders. At Westminster—Br. bark Geo. Thompson, 1,128 tons, for Sydney.

Quotations for Douglas Fir Lumbe in cargo lots for foreign shipment, being the prices of the Pacific Pine Lumber Association :

Rough Merchantable, ordinary sizes, in lengths to 40 feet inclusive, per M feet.....	\$ 9 00
Deck plank, rough, average length, 35 feet per M.....	19 00
Dressed T. and G. flooring, per M.....	17 00
Pickets, rough, per M.....	9 00
Laths, 4 feet, per M.....	2 00

For local trade no quotations can be

given. The Victoria Lumber Exchange, at their last meeting, suspended the schedule of prices that have been ruling for some time. The new American syndicate would not join the Exchange and made their own quotations, which was the cause of breaking the combination. This is the dull season in the lumber trade. Building operations for the season are about over, and even with the present low prices it seems hardly probable that the trade will receive any activity worthy of note this fall.

PROVINCIAL TRADE NOTES.

Mr. J. H. Brownlee, 42 Fort street has in preparation an elaborate commercial map of British Columbia. The size of the new map will be 31x45 inches, and it will be colored and indexed up to date. The price, \$3.50, will place it within the reach of all.

A company has been formed at Vancouver, under the style of the British Columbia Cooperage and Jute Company, for the purpose of manufacturing barrels, kegs, and gunny sacks of all kinds, and in a short time it promises to be quite an important industry there. The company has taken over the cooperage business of Mr. Watson Eastman, and they will shortly erect a two-story building with a wharf on the site. They will import the gunny cloth from Calcutta direct, and will make it into sacks and bags, using machinery to cut out and sew the sacks. There are at the present time a very large number of gunny sacks used in this Province. Owing to the unrivalled facilities of Vancouver as a shipping point, the *News Advertiser* says that the company expect to supply the market as far east as Winnipeg, and anticipate being kept running the whole time. In the cooperage department all kinds of barrels, and kegs will be made. The capital stock of the company is \$50,000 in 5,000 shares of \$10 each. B. T. Rogers, is president of the company, Wm. Prentice, secretary, and Watson Eastman, managing director.

HEIGHT OF OCEAN WAVES.

Various means have been devised for measuring height and velocity of ocean waves. The Hon. Ralph Abercromby's method, recently employed by him on board the steamer Tongariro between Cape Otway, Australia, and New Zealand, was probably a new departure. For measuring wave height he used an aneroid with very open scale and a chronograph measuring time to one-fifth of a second. An aneroid shows a decrease atmospheric pressure of about eleven hundredths of an inch for each 10 feet of increase in vertical height. Hence, if in a hollow his aneroid showed 29.200 inches, and when on the wave-crest 29.241 inches, this difference of 0.41 inch of barometric pressure shows that the wave height was about 40 feet. Length and velocity were obtained by timing with chronograph the interval between two successive crests reaching the stern, or occupied by the first crest running the ship's length of 380 feet, the necessary correction

for run being made. His maximum wave was 40 feet high 705 feet long, moving at the rate of 47 miles an hour, with a period of 16½ seconds.

BUSINESS CHANGES.

Geo. Cavalsky, fruits, etc., Nanaimo—closed by mortgagee.

A. McDougall, commission agent, has opened in Vancouver.

Hall & Co., druggists, Victoria, Dr. Ernest Hall has retired.

O. & H. Lewis, bakers and confectioners, have opened in Revelstoke.

G. A. Fraser & Co., ship chandlers, Vancouver, sheriff in possession.

The B. C. Milling and Feed Co. have commenced running their mill in Westminster.

The Balfour Trading Co., Balfour, West Kootenay, have dissolved. Jas. Almouroe continues.

Jas. McGeer, farmer and dairymen, Langley, has assigned to Michael Costello, of Vancouver.

Noel Scott & Louis Levesque, hotel-keepers, Robson, West Kootenay, have dissolved. L. Levesque continues.

J. D. Roberts, of Winnipeg, representing the Pure Gold Manufacturing Co. of Toronto, was in the city last week.

French Syndicate Co., general merchants, Northfield—sheriff in possession, under judgment favor Simon Leiser.

A. Rosenbaum, late in the wholesale fancy goods, chemicals, etc., in Vancouver, has closed out and returned to Hamburg.

McArthur, Stevenson & McIver, general store, Kamloops, have closed out, and a dissolution of partnership is contemplated.

N. E. Reinhardt and H. Ault, trading under the style of the Canadian and Oriental Trading Co., in Victoria, have dissolved; N. E. Reinhardt continues.

M. J. Appleby, late agent for McMaster & Co., dry goods, of Toronto, will carry the samples of Stewart Macdonald & Co., general dry goods, of Glasgow, in this province.

The Industrial Loan and Trust Co., L'td., \$150,000 capital, has been incorporated. The trustees are: H. T. Mozley, Henry Campbell, David Barnes and J. C. Bennett, of Vancouver.

Cowan & Wilson, wholesale grocers, Victoria, have dissolved partnership, dating from the 15th September; M. H. Cowan retires. The business will be continued by the Wilson Bros.

The Williams British Columbia Directory Co., L'td., has been incorporated with a capital stock of \$25,000. The trustees are R. T. Williams, Sydney Aspland, W. H. Bainbridge and W. H. Ellis, of Victoria.

Marcus Levy, representing Levi Strauss & Co., of San Francisco, wholesale dry goods, men's furnishings, and manufacturers of clothing, overalls, etc., was in the city last week. The firm contemplate establishing an agency in Victoria.

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J. HERBERT MASON, PRESIDENT & MANAGING DIRECTOR.

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Reserve Fund.....1,502,252  
Total Assets.....P. 12,091,772

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Men's Furnishings, Merino and woolen Underwear,

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## COMMERCIAL SUMMARY.

The number of Scotch in Ireland in 1891 was 22,323; in 1891, 27,323.

No British sovereign has vetoed a parliamentary bill during the past 185 years.

Berlin's 1,315,000 people have only 20,000 dwellings, fifty persons living in each house.

It is estimated that nearly 20,000 pounds of bread are daily eaten in the Sultan of Turkey's household.

A Paris physician asserts that the present cholera came from the germs brought there in 1884.

Bee-keepers in South Scotland complain that this season has been a disastrous one for the production of honey.

The Northwestern National Fire, of Milwaukee, has decided to increase its cash capital from \$500,000 to an even \$1,000,000.

The opposition to the trolley system for electric street cars in New York, in which the fire underwriters joined, has defeated the project, and cable cars are now agreed upon.

The new McCahan Sugar Refining company, which is to make war upon the trust in Philadelphia, has secured its charter. The company's capital is \$2,000,000.

A few years ago camphor sold for 10 to 25 cents a pound. It now costs from 55 to 75 cents. This raise is due to the use of camphor in the manufacture of smokeless powder in both Europe and America.

J. Lamb Doto, United States consul at Tahiti, says that island is the original home of the sugar cane, and he does not see why it should not successfully compete with the Hawaiian islands in the manufacture of sugar.

It is claimed that low grade Canadian flour is shipped in very inferior barrels to the West Indies. In addition to the desirability to secure packing on the flour's account, a sound material in all packing cases has a special value in the West Indies, as it can be used bales and other packages in which goods are shipped from the Islands.

A new counterfeit five-dollar American note has just been discovered. It is of the 1880 series and is numbered a 224,455,709. It has the vignette of Jackson and is a very bad imitation. The paper and engraving of the front are bad. The silk threads are imitated by creases in the paper. The reverse side of the note is very good. The counterfeit was discovered by the receiving teller at the Continental National Bank in Baltimore recently.

The following special cable appears in the *Globe*: The Grand Trunk report, just issued, says the visit of Sir Henry Tyler and Director Hubbard will result in further economies, below which, however, it will be impossible to go. The directors themselves will reduce their fees one-third till the dividend is paid on the second preference stock. The capital account cannot be wholly closed, but the outlay is strictly limited to the amount absolutely necessary to the interests of the business.

Work on the Bale des Chaleurs railroad is now being vigorously pushed.

A telephone line has been put in successful operation between New York and Chicago.

A system has been inaugurated at St. Louis of sending mails to suburban localities via the street car lines.

Staveley Hill, M. P., says he thinks that smaller ranches in the Territories would prove more remunerative than the present large ones.

The importation of rags from England has been resumed. There is no danger of infection from cholera. The paper manufacturers requested the concession.

The Dutch were the first Europeans who attempted to grow coffee in their colonies, and succeeded; this was in 1600. The English soon followed this example, and began cultivating coffee in their colonies.

The fifteen-inch aerial torpedo thrower now introduced as a British service weapon for coast defense, resembles in appearance a powder gun having the axis of its trunnions at or near the centre of gravity of the barrel.

A California grocer has fitted one side of his store with goods which he is prepared to sell for cash and the other side with goods which he is prepared to sell on credit. The goods are the same on each side but the prices are not.

The principle of insurance is proposed to be applied to crops in Russia as a remedy for another possible famine caused by failure or partial failure. There are 150,000,000 acres of land under annual cultivation in that country, the ordinary average yield of which is easily found. It is proposed to institute compulsory insurance up to 80 per cent. of the average.

That modern insurance is not without some decidedly comic features is illustrated anew by the registration in England of the "Provident Bounty Association" (capital £10,000), to transact all kinds of insurance excepting life, but more particularly to pay, either in a single sum or in instalments, a certain amount to women who shall be delivered of live twins!

A clerk in Fournier & Co's dry goods store, Ottawa, has been detected in stealing from his employers. The firm noticed a discrepancy between the cash receipts and the amount of goods sold, and placed a detective on the watch. The latter soon discovered the thief by means of a marked dollar which was passed in for goods and afterwards found in the clerk's pocket. The clerk, whose name is Jacob Perlstein, at first denied any knowledge of the theft, but at last broke down and made a confession. His room at his boarding house was searched, and enough dry goods found to stock an ordinary store. He had been operating for two years, but at last, like most transgressors, his sins found him out. He has been sentenced to three years in the Kingston penitentiary. The misguided young man was a Jew, and this is mentioned in order to direct attention to the fact that among no race are crimes of violence so rare as among the Jews. How seldom you hear of a Jew committing murder or burglary or crime of like violent nature.

The Bank of Montreal has declared a regular half-year dividend of 5 per cent.

Commander Boulton, hydrographical surveyor, is leaving the Canadian service.

Wooden shoes are worn all over Europe by economical poor people. Now, cheap shoes are made of twisted rope.

The traffic receipts of the C. P. R. for the week ending October 21 were \$400,000; for the same week last year they were \$411,000.

Right. Hon. Mr. Chamberlain has written to a correspondent that the abandonment of Uganda by the Government would be at once cowardly and silly.

The Western Union Telegraph Company stockholders have ratified the directors resolution to increase the capital stock by \$13,000,000, making it \$100,000,000.

The tobacco crop gives the largest gross returns per acre of all the ten principal crops of the Western States. The average for the country is \$61.51 an acre. With wheat, corn, oats, rye and buckwheat averaging less than \$10 an acre in value, the tobacco average is very high. The labor charge on an acre of tobacco, however, is a big item, and the risks of production are considerable. With all this, those sections favored by nature with the facilities for the production of tobacco are among the most desirable and profitable to be found.

To a reporter, Commissioner McBean, before leaving Victoria, said: "There has been so much said and resaid about sewerage matters that there is no much to add. The work has been greatly delayed by a number of causes. Lack of pipe last year and lack of money this, so that there have been some disagreeable features in connection with the affair, but it is done now so far as it can be at present, and I am willing to let the work speak for itself. As now completed, the system will permit of immediate connection from about 500 houses. I shall take a prolonged pleasure trip about the world and turn up at the end of six months to see how things are getting on. By that time the city may be in a position to continue the work and finish things up."

In an interview with a representative of an Ottawa paper, last Wednesday, Hon. Theodore Davie, premier of this Province, is reported to have replied to the question, Was British Columbia a desirable place for emigrants to go to, thus: "For a certain class, yes, but for some it is almost the worst place in the world they could go to. For instance, persons seeking clerkships, office seekers, office helpers, those wishing to engage in mercantile pursuits, unless provided with a capital, would most likely be disappointed if they tried British Columbia. The place is already overcrowded with them. The supply of all classes of labor is quite equal to the demand, and whilst the general scale of wages is higher than in most countries, still mechanics and laborers who are getting along where they are should not break up their connections just now. What is wanted is capital, and to the capitalist seeking investments for his wealth British Columbia offers the best inducements."



# THE BRITISH COLUMBIA COMMERCIAL JOURNAL

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VICTORIA, TUESDAY, NOVEMBER 1, 1892.

## CANADIAN CATTLE EXPORTS.

For some time an agitation has been going on in the Mother Country looking to the removal of the restrictions upon the importation of American cattle into Great Britain alive. This, as it was only natural to expect, met with opposition from the British graziers who thought that their profits were suddenly cut down by the competition of Canadian cattle which alone were allowed to be sold on the hoof at the inland markets, the American and other foreign animals being obliged to be slaughtered immediately on landing. So bitter has been the opposition to this that upon the slightest pretext a pleuro-pneumonia scare was conjured up all over the country. For some time, however, American fat stock having been apparently on its best behaviour, stories of disease having been little heard of, a strong endeavor was made to secure the removal of the ban which well nigh proved successful. However, the—true or false—story of an American steer slaughtered at Deptford being affected with the disease has raised a very powerful adverse sentiment, and there having been allegations laid against the healthiness of recent importations via Quebec, the *London Standard* and other influential journals have, according to last advices, insisted that Canadian cattle be scheduled, and the privilege of shipping them into the interior alive be withdrawn.

Doubtless the Canadian High Commissioner will exercise his powerful influence against these proposals; but there nevertheless appears to be good reason to fear that whether or not the animals be afflicted with pleuro-pneumonia or some other much less serious complaint, the enemies of the Canadian farmer may, at least for the time being, be successful. Meantime the British authorities have received official assurance that, so far as known, no disease of the kind exists in the Dominion, while in the interval the Department of Agriculture is making a most searching inquiry as to the history and the surroundings of the animals against which the complaints have been made. However this may eventuate, matters but little for the Province of British Columbia, but it means a great deal to the ranchers of Manitoba and the Northwest as well as to the farmers of Ontario, who, if the decision be adverse to them, will be compelled to export their beef in the carcass, which will not only place them at a more serious disadvantage as compared with British beef, but will compel them to compete with the beef that is sent and

will be sent in future in greater quantities from the continent of Europe. It may possibly, however, have the effect of cheapening Northwest beef here. A market must be found for that product, and this would appear to be the most available outlet, especially, if the idea be carried out, as has been suggested, of cultivating a market in Oriental countries.

## THE PREMIER AT OTTAWA.

Hon. Mr. Davie has not been long in making himself heard at Ottawa, in the furtherance of British Columbia interests. Irrespective of the Canadian Western Railway enterprise to which reference is made in another article, he has strongly impressed upon the Dominion authorities the importance and the necessity of improving the Fraser, Cowichan and Koksilah rivers, not alone in the interests of navigation but in order to prevent the inroads which they have made on properties through which they pass. The trade of the Fraser for almost its entire long length is most important. To many points, it is almost the sole means of communication, and its special industries constitute important items in the list of British Columbia resources. Upon the Cowichan and Koksilah, there is considerable lumbering and, in other respects, they have a commerce of their own of dimensions that are worthy of consideration. The premier, it is further said, has other subjects which he intends to impress upon the attention of the authorities at the capital. Prominent is the fishery question, the special aspect of which that he proposes to direct attention to being the right of the province to control its own fisheries, the administration of which he contends is as much within its jurisdiction as its lands, timber and other products.

The lower provinces have control of their own salmon and trout streams, and possibly it is based upon this analogy that the Hon. gentleman lays his claim. Our great salmon rivers are, it is true, navigable, and, therefore, come under the Marine Department; but it may be that the claims of the premier, whatever they may be in this particular, will be held to be well taken. It is certain or almost certain that the only original Samuel Wilnot will hold the contrary opinion, nevertheless there will be few in this province who will not say that the contention which is outlined as that of the premier is a good one. If it be sustained, it will add materially to the provincial revenue and provide the resources for carrying out the works, the carrying out or aiding of which are its special functions.

That "actions speak stronger than words" is an adage which every business man should bear well in mind. Many a deserving enterprise has been ruined because its promoters talked too much; many a commendable undertaking has resulted in dismal failure because of the boastful propensities of its projectors. If some men would attend to their own business with half the zeal they display in attending to the affairs of other people, they would meet with a larger measure of success in the fields in which they not infrequently encounter dismal failure.

## THE CANADIAN WESTERN.

According to the *Ottawa Journal*, the Canadian Government has not given a subsidy to the Canadian Western Railway, and the chances are that with the opposition of the Canadian Pacific it will be difficult to obtain one; but it is only a question of time when these difficulties will disappear and the road will be finally built. Subsequent to this announcement the *Victoria Colonist* stated that telegrams had been received from Mr. Frank Bakeman, trustee of the company in Chicago, ordering the withdrawal of stock subscriptions here, as all the stock had been subscribed for the construction company in Chicago. Further, it was announced, on the same authority, that instructions have been received to immediately form a location survey party so that work may begin at the earliest possible date.

There can be no doubt that the Chicago men see big money in the railway if not in the running of it, at least in its construction. The stock taken, it will be noted, is not reported to have been taken in the railway, but in the Construction Company, an association that does not on the face of it appear to have anything to do with the conduct of the road after it has been built. Moreover, with respect to it the same policy may be pursued of coming more than once to the public treasury as that of the C. P. R. syndicate, for special assistance towards final construction work, and then, as with that enterprise, insisting on still further concessions as conditions upon which alone the railway could be operated.

The Canadian Pacific was a successful, though costly, national railway enterprise. It may upon the whole, however, be said to have been all that its name implies; but, according to Mr. Bakeman, of the Canadian Western, all the stock has been subscribed for the construction company in Chicago. This being the case, it will be necessary to have special safeguards provided against any possible contingency that may arise—more, indeed, than would have been necessary were the enterprise in Canadian hands. We are not impugning in any sense the good faith of the gentlemen whose business enterprise led them to take in hand a work which was at the disposal of our people for so long, but with which they failed to do anything. In this respect, however, unless we are very much mistaken, the conditions are materially changed by the fact that "all stock has been subscribed for the construction company in Chicago."

The Puget Sound Lumberman says: "Alaska cedar, much to the surprise of many, is not any more plentiful in its native place, Alaska, than it is in Washington and British Columbia. The Lumberman is in receipt of a letter from Wilson & Sylvester, who operate a saw-mill in Alaska, in which the gentlemen state that Alaska yellow cedar, while a very fine wood will never figure in commerce, as there is not a great deal of it; and as it is only valuable when clear, sound and free from knots it yields such a small portion of the merchantable lumber that there is nothing in it the knotty part of it not being as saleable as common spruce."

## BRITISH COLUMBIA AT CHICAGO.

It has been announced that Hon. Theodore Davie will, on his way back from Ottawa, spend a short time at Chicago, and make arrangements for a British Columbia exhibit at the World's Fair. The people of this Province will no doubt be pleased to hear that the energetic Premier has taken this matter in hand. Already the Manitoba Government has made preparations for an exhibit which will show to the world the great possibilities of the Prairie Province. Premier Greenway says his Government has determined to erect another building, so as to secure a large amount of space beyond that which has already been apportioned to that Province. In the new building, which will be erected at a cost of \$10,000, will be placed a large quantity of No. 1 hard wheat, samples of which will be distributed to farmers visiting the Fair. The productions of the other Provinces of the Dominion will be well represented, and it is pleasing to note that Premier Davie will see to it that the great resources of this Province will be brought to the notice of the world at Chicago.

## U. S. TEXTILE INDUSTRY.

STATISTICS of the textile industries of the United States as a whole are given in a bulletin issued by the Census Office. According to the figures presented the number of establishments increased from 3,27 in 1880 to 3,865 in 1890, an increase of 0.99 per cent. The capital invested increased from \$28,497,515 to \$701,522,861, an increase of 81.51 per cent. The number of hands employed, not including officers and clerks, in the cotton industry increased from 365,438 in 1880 to 488,921 in 1890, an increase of 33.79 per cent.

THE amount of wages paid, not including wages paid to officers and clerks, in the cotton industry increased from \$6,570,302 in 1880 to \$162,365,598 in 1890, an increase of 64.71 per cent. Miscellaneous expenses were not reported under the census of 1880; in 1890 they amounted to \$10,910,404. The cost of materials increased from \$20,045,399 in 1880 to \$108,328,226 in 1890, an increase of 41.27 per cent. The value of product increased from \$50,376,088 in 1880 to \$233,048,702 in 1890, an increase of 33.51 per cent.

THE average annual earnings amounted in 1880 to \$119.81 in the wool manufacture as compared with \$23.33 in 1880, an increase of 19.26 per cent.; to \$301.65 in cotton manufactures, as compared with \$213.65 in 1880, an increase of 23.80 per cent.; and to \$26.61 in silk manufactures, as compared with \$20.88 in 1880, an increase of 32.43 per cent.

## LIFE INSURANCE DEPARTURES.

In our last issue, there appeared an article under this heading which, judging from letters and personal statements on the subject, has attracted some attention not only among the insuring class, but among insurance men themselves. Among others, Mr. C. St. Morris, of the German Life, of New York, informs us that the Clerical, Medical and General, of London, which has been doing business since 1824,

has handled a good line—to use a commercial term—of impaired risks. These it has what is termed “loaded.” For instance, an impaired risk at 35 years of age it has taken as at 40 years, the premiums being calculated as at that period of life, but the bonuses have been proportionately larger, the payments on which, as with other risks, have, in not a few instances, tended to eventually do away with all premiums. This, technically termed, “invalid insurance, has for its object the granting of policies on the lives of persons so far below the average standard of health either from personal defect or hereditary predisposition as to render them inadmissible” at most if not all the other offices.

In Australia, a considerable business is done by a similar grading of risks, which are on this account charged a higher rate that applies not only to impaired lives but to dangerous or unhealthy occupations. If we are not mistaken, there is an institution working under the laws of Minnesota which also insures lives of this class. It sends out no solicitors; but, as we learn, depends on the general agents of other companies to transmit to it applications that have been rejected by their companies in order that they may be passed upon. Under this plan, every policy is subject to what is termed “the single premium lien” which is estimated so as to represent so much as will cover the extra cost to which the company is subjected for the years of expectancy unattained, insurance being guaranteed for the difference between the face of the policy and the uncanceled portion of the lien. This lien, moreover, undergoes liquidation by the application against it of the bonus credit accruing under the ordinary premium. This idea is an excellent one and no doubt the better it is known the more it will commend itself as meeting the requirements of a class for whom some kind of insurance is especially desirable.

In regard to the insurance of women referred to in our last, the laws of the State of New York which are recognized as among the most stringent and, at the same time, the most liberal in the world, amply provide for this as well as for the insurance of juveniles to whom we also alluded. The latter policies may be taken out by persons liable for the support of a child of one year old and upward. They are renewable yearly at an increasing amount in the sum assured, starting at a policy for \$30 and gradually increasing until at thirteen years \$520 may be carried which can then become an ordinary life policy under the usual conditions.

Against the insurance of women, it has been urged that as a rule they pass defective examinations for reasons peculiar to their sex. On this account companies who insure them are accustomed to charge up to the age of 48 one half of one per cent. extra on women who have had children, while unmarried women and men who have had no children pay one per cent. additional. After the climacteric is reached this loading is taken off. Moreover, there is a moral aspect in the objections taken to female risks caused by the peculiar attitude of modern civilization with regard to child-bearing, and on this account, among others, the Germania will not issue a policy to a married woman unless

her husband also holds a policy with the company.

The Germania, while not undertaking impaired risks, classifies its policies into good, first-class and gilt edged, the holders being correspondingly benefitted. A proper classification of risks, it may be remarked, has a greater bearing upon the profits of policyholders than many of them imagine. The policyholder is in himself an investment for the company, quite as much so as bonds or real estate. They give to the insurer a sense of certainty and fixity that is essential to success, and we are glad to note that the companies of the highest standing are devoting their attentions to local investments, to allow of a larger and more general line of which the insurance laws of New York and other States have been lengthened and widened.

## EDITORIAL NOTES.

CONTINUED rumors of a coming crisis in London continue to attract attention to the international silver conference. The impression prevails that serious trouble threatens several of the weaker banks connected closely with Indian finance, and there is little doubt among bankers that these institutions will be obliged shortly to declare their condition and reorganize, unless they shall be tidied over by an unexpected turn of affairs. The main trouble of the banks in question is that the fall of silver has caused a depreciation of their securities, and their officers and stockholders are filling the newspapers with complaints of the unfortunate condition of India's currency.

It is announced that the general Inspector or vice-president of the Germania Life Insurance Company of New York is about to visit this Province with a view to real estate investments, the recent augmentations of its business here having appeared to fully justify the departure. The Company has not latterly pushed its operations very vigorously on account of the unsatisfactory health conditions due to special causes, but is now in the field as an aggressive factor in this line of enterprise. In so far as concerns investments Victoria and British Columbia offer a wide and very promising field and there can be little doubt that reciprocal relations of the kind suggested will be advantageous to all concerned.

We are always happy to recognize merit and to note that it is appreciated in those circles that are in the highest degree competent to pass upon it. Upon more than one occasion it has been our pleasure to comment upon the high qualities and excellent services of Mr. A. H. Milne, collector of Customs at the port of Victoria, whose indefatigable efforts in connection with the sealing controversy have, it is reported, recently received high commendations from the Minister of Marine and Fisheries. This officer may be spoken of as indefatigable, for, unlike not a few servants of the public, he never finds the day too long to attend to business. Nor does he spare himself when there is anything to be done, while his courtesy may be said to be proverbial.

## INSURANCE VERSUS GAMBLING.

There are still some survivals of a curious class of people who believe, or say they do, that insurance of every kind is gambling, and for that reason it should not be countenanced by honest and particularly by religious men. The arguments by which this is supported are two: First, that one pays in without being sure of receiving anything in return, and second, that many insurance companies have failed, that the person paying towards those companies must take chances, not only on the business capacity, but on the honesty of the officers. The class of people who argue thus are usually by no means easy to convince, but as they object on conscientious grounds, so are they likely to listen to reason and to act according to a new conviction should the facts and arguments justify them in doing so.

In the first place it is worth while to notice that the payment of money by insurance companies is made at the time of greatest distress and loss that, so far as the persons receiving it are concerned, it is a boon which brings untold happiness. When the bread winner is removed by death, when the conflagration sweeps away not only the savings of a life time but the business prospects and the hopes of age, the insurance company's check is more valuable than money to ten times the amount would be at any other time. It will not do to say that the company does not always pay. It does not always fail to pay, and the very fact that so much feeling is aroused by the attempt of any company to evade its obligations is the best proof that the rule is prompt and full payment, and hesitation or denial of responsibility the rare exception. If further proof is needed, the official figures will give it. The report of the superintendent of insurance shows that the life claims unpaid are only about one per cent. of the total claims presented. If anything like a fair allowance is made for fraudulent or exaggerated claims it will be seen that, in fact, the companies are really too ready to make payments. Considering that a company's reputation may suffer by delay in paying for losses, it is easy to see that the temptation is to overlook difficulties and meet the claimants more than half way. The payments being thus at least reasonably sure, and coming at the time when the money is most needed, it is not too much to claim that this part of insurance, at least, is a blessing to the beneficiary, and, if this advantage can be gained without sacrificing conscientious convictions or paying too much, the wise man will take it if he has the chance.

Now as to the idea of paying in something on the chance of getting something back. There is no doubt that this is the essence of gambling. But it is sure that everything of the same character is in its nature a gambling transaction. Take, for instance, what is too often confused with insurance, the protection given by a fire brigade. Every property owner must pay toward the support of the public fire brigade, and some of them at least get no return, for even the greatest conflagration that could possibly take place could not, even though left unchecked, destroy every building in a town. Besides there are

some who, after paying for the support of the fire brigade for almost a lifetime, lose their whole property by fire at last. It surely cannot be said that these people ever get back a dollar of the money they have pooled with other citizens to provide means of protection against fire. Instances of this kind could be multiplied to show that every precautionary measure is of the same general character. It surely will not be said that these are to be abandoned because gambling in one respect resembles them. The fact is that precaution is the very opposite of gambling and insurance is the best modern representative of that idea and the greatest single force that exists in commerce against the gambling mania which takes the euphemistic name of "speculation." No man knows when his life is to be taken or his property destroyed, and it is upon these chances in our business affairs that the speculator and gambler base their appeals to patrons and victims. But by the reasonable exercise of that faculty of union and mutual protection which is the basis of all society and the object of religion itself, men may avoid many of the effects of these events which some call accidents. The blow instead of falling with rushing effect upon a few is so received that its force is spread over many and thus is much less felt. It is not possible, of course, to restore the husband and father to life, it is not possible to re-build the home as it was before the fire, but it is at least possible to replace the bread winner and to restore the house. This is done not as a charity, not by chance, not in such fashion that the generous must always contribute and the niggardly retain their wealth for selfish enjoyment, but as a matter of fair and open trade in which a dollar is paid in for every dollar received. Surely if anything can be said to be the very reverse of gambling it is insurance thus understood. But even if this be not enough it must be remembered that there is a return day by day and year by year as the premium is paid out, even though the loss never comes. A man's requirements are not satisfied when he has enough for to-day. The majority of men desire assurance that the morrow will be provided for also. To this end are all ingenious inventions, all great organizations for the production of goods, all preparing of the ground and sowing of seed. The farmer who sees his crops coming on well has a satisfaction made up in part of the good reason therein afforded him of hoping that his people will be well provided for the winter. This is a feeling which is worth more to him than his next meal; it is worth money to him. Such a feeling does the man enjoy who knows that he is well insured. The man who pays premiums all his life and dies without drawing a dollar has had the worth of his money.

As to the other argument that the company may not fulfil its obligations, that has already been dealt with in part and it has been shown that the rule is the other way. If absolute and complete security is demanded, the person must be referred to some other than human beings, for never yet was man or institution made by man whose promise was absolutely infallible. Much is made of the fact that insurance companies fail. Insurance like every

other good thing has its shams and its parasites, just as religion has its hypocrites. But of real insurance companies, those that proclaim their strength and soundness of method rather than their cheapness, the failures are few and the number of policy holders losing by non-fulfillment of the contract utterly inconsiderable. If a company asks the insured to share the risk or failure, the only thing to do is to make the payment in proportion and be ready to pocket a loss with grace. But when a company takes the whole risk the insured has a right to be as nearly secure as money can make him. In such cases the rule is to provide for the protection of the policy-holder, even should the company fail, just as in the case of a chartered bank. This method has proven successful in almost every case, the fact being that the losses through the failure of insurance companies are less than in any other line of business and a mere nothing as contrasted with the immense sums actually paid to policy-holders and their beneficiaries.—*The Budget.*

## THE BARING LIQUIDATION.

The Baring liquidation cannot, it is thought, be completed within the next twelve months, as was originally contemplated, and it is expected some fresh arrangements will be made by which the time for completing the liquidation is extended in order to nurse the securities and minimize the shrinkage upon them. During the past six months ending Aug. 31st, the liabilities were reduced from \$35,085,000 to \$25,565,000, a decrease of \$9,520,000, while the assets during the same period have depreciated in value from \$51,000,000 to \$11,365,000 or a shrinkage of \$39,635,000. It will be seen, says the *Trouble Budget*, that the decrease in the assets has been about half a million more than that of the liabilities, and if a realization of the former were ordered, it is recognized that they would shrivel up to a mere skeleton of their present volume. Even in the event of an extension of the liquidation all hope has been abandoned on the part of the guaranteeing banks, of escaping without a final loss. Of course, in the above assets are included securities that are known to be worth very little if put on the market to-day, and it is believed that a considerable portion of them would be liable to a heavy depreciation. To the immense amount of money locked up in these unrealizable securities is unquestionable due a great deal of the depression now manifested in financial and trade circles in England, and it is to be feared that this trouble will be a bugbear for some time to come. Every time a partial realization upon these Baring Argentine bonds has been attempted, the shrinkage in value has been almost unparalleled, and a lot of careful nursing for some time to come will be necessary in order to stay the wasting process of these consumptive securities.

A new disease, called beri beri, has appeared on three vessels which have arrived at New York from Japan. The disease is said to be raging in some parts of Japan and to be very fatal.

## WOOL AND WOOLENS.

The London *Financial Times* says: Recent reports indicate that the decline in values in the wool market is arrested, and it is generally thought that prices have reached rock bottom. English wools, however, are not meeting with as good a sale as those of colonial growth, and only a moderate business is being done in them. A fair business has been done in yarns at higher rates, and the spirit shown by buyers at the London wool sales had a healthy influence. Cloth has not responded to the rise in cotton and yarn, hence purchases are made principally to meet immediate requirements. At Leeds the trade doing is up to an average for the time of the year, and rather extensive orders for worsted coatings have come from America, but at Huddersfield the production exceeds the demand, and the yarn trade is reported as being flat.

## CIGAR WRAPPERS.

The agitation as to the fashion for light wrappers of cigars continues among cigar manufacturers and the trade press devoted to their interests. It seems that the craze for light colors has extended westward to the coast, and is regarded by manufacturers as a sort of epidemic. Various measures to check this fashion have been devised, without success, it appearing that the manufacturers find the fashion a very costly one. Fully two-thirds of the wrappers' supplies, it is stated, are medium and dark colors, and it has become a question how to secure a sufficient quantity of light colors to supply the demand. The light colored wrappers have gone up in price, their cost on the market today, it is stated, being over 50 per cent. dearer than the same material in medium and dark shades, and the increased cost of a cigar on the light shade is \$3 per 1,000 over one running medium and dark. A correspondent of *Tobacco Leaf* urges upon manufacturers and jobbers the plan of increasing the cost of light colored cigars to dealers, anticipating that this would materially affect the craze. It is a well known fact, of course, that the color of the wrapper does not establish the grade of the cigar, and it has also been suggested as a remedy for what is regarded by the trade as an evil, to brand the goods as "light," "medium" and "heavy," instead of by color as at present. Doubtless, if the price of a cigar wrapped in light colors was advanced, it would reach the object which the manufacturers have in view.

*The Northwest Trade.*

## WHERE THE LUMBER GOES.

No one will dispute the immense quantity of lumber that goes somewhere every year. Thousands upon thousands of feet, worth thousands upon thousands of dollars, have, in the past, gone up in smoke. More will in the future, we fear. Perhaps as great a quantity, more in past years than latterly, have been wantonly wasted. Even yet the supply does not appear nearly exhausted except when we view the field in isolated parts. Then one must admit the question at times looks

serious. We are each year on this continent cutting and manufacturing millions of feet of lumber. Where does it all go? A writer in the *Tradesman* remarks that it is the custom to predict a good or bad trade in lumber for a given section of country according as the crops are full or short, and the probable price of farm products. "Really," says this authority, "this is one of the least factors in the lumber trade. Taking the entire country over, the farmers consume probably not more than ten per cent. of the annual lumber output. The main effect that good or poor crops exert upon the lumber trade is of a secondary or reactionary nature. Good crops and prices make general business prosperous and conditions favorable for a good lumber trade. Where is the most lumber consumed? In the cities and towns to the extent of about ninety per cent., it is estimated, not counting that usually along the lines of railroads, and also leaving out of the count heavy timbers for country bridges, etc. For what purpose is the greatest amount of lumber used? Nine people out of ten will unhesitatingly say for the construction of houses and buildings of all kinds. It is doubtful if as much as thirty-five per cent. of the lumber output goes into buildings. The railroads, farmers and miscellaneous purposes take about forty per cent., and the other twenty per cent. goes into boxes. This statement is somewhat startling, simply because the matter has never been discussed extensively, and very few people have ever given the subject a thought. The estimate is made on the judgment of some of the oldest and best informed lumbermen in the country. When we come to think about it we begin to realize the vast amount of lumber that is annually put into boxes of various sizes, sorts and kinds. Every store in the land, from the mammoth wholesale houses to the little country stores and the logging camps, has its complement of boxes. Every freight car loaded with miscellaneous freight carries in it boxes. Every farm house is supplied with them. The streets of the cities and towns are lined with them. Nearly everything that cannot be handled in bulk is put in a box, barrel or keg. Whenever one gets out of sight of a box, he may know he is out in the country. The amount of lumber used by the farmers, while largely on the increase in the aggregate, is not increasing much per capita. Wire for fences, iron for gates and corrugated iron for out houses, are taking the place of lumber. A great deal more iron is used for structural purposes now than ever before, and the very low prices that rule encourage increased use of it. But iron cannot be used extensively for box making. Even metallic burial cases are going out of fashion. So we find that about one fourth of our wood products finds its way to the box makers."—*Canada Lumberman.*

Patterson's paper mill at Portage la Prairie has been totally destroyed by fire.

The Hamburg-American Packet Co. has withdrawn its steamship service to Montreal.

A number of ships are reported lying in English harbors and ready to start for America as soon as the returns for the grain crops are known.

## THE ART OF GETTING THERE.

In business, as in a foot race, there are two ends to the procession, says Fred. Woodrow, in *Michigan Tradesman*. One gets there, the other does not. The comparison holds good, not only in results, but in reasons. The winner may secure the prize on his merits as a leg manipulator, or he may handicap his competitors and win in a hippodrome, but be that as it may, success secures applause and a silver cup. It is so in business, the man who succeeds is seldom cross examined as to his methods, and the fact of a stone front and a big bank account covers a multitude of sins. There is nothing in modern times that can redeem a reputation or give it a finish as can a greenback and a check book. In saying this we do not assume or imply that business success is impossible with a fair amount of conscience and an approximate regard for the ten commandments, but we wish to emphasize the point that the public mind is so keenly appreciative of results that it insists on lifting its hat to success without a care whether the winner is a sinner or a saint. No one needs to go out of the corporation in which he lives to know this. The measure of a man is not made by a legitimate tape line, but is nevertheless the popular yard measure.

When the man who made his business a success retires from his ledger to his coffin, he is honored generally, not for what he carries with him, and in death and in life it is the money more than the man to which the public makes a crook in its narrow boxes. These, however, who in the race are found at the tail end, are labelled as being "no good." Their biography is peppered with criticism, and as blanks in a lottery, they are disappointments and failures. Good qualities with no interests in the mint are overlooked, and no record of virtue or honor can compensate for the inability to "get there." While this sarcastic and fallacious sentiment served up as choice diet on the public plate it ceases to be a surprise that the man who gorges on chicken should grow feathers, and that scores of men in business should have no higher aim in life than "getting there."

It is perfectly right for a man to aim high, and to do his level best to make his business a success, but if he is morally indifferent as to the methods he uses, if his fortune should reach the upper story his soul is on the door mat. We cannot, of course, eliminate the ambition, but we can do a great deal with a broom in the methods. The law of legitimate success is based on integrity, industry, good judgment and persistent application. These are indispensable, and if they sometimes fail in making a fortune, they never fail in making a man. It is of this kind of stuff the national and individual character must be made, and, to men on the threshold of business life, their chances both of personal happiness and prosperity are dependent on their character. That uppermost, success can never demoralize a man, but but that missing, there will be more money than man at the end of the race. In that sense, success is a misnomer, and "getting there" a case of suicide.

# THE COMMERCIAL JOURNAL'S SHIPPING LIST.

## BRITISH COLUMBIA SALMON FLEET 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CASKS.	VALUR.	ARRIVED.
Br bark	Martha Fisher	811	Meadowcroft.	Oct. 18	Victoria	Liverpool	31,002	\$103,451	
Br bark	Glengarry	802	L. idson		Fraser River				

## B. C. LUMBER FLEET, 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Br ship	Athlon	1371	Dexter	Jan. 6	Vancouver	Adelaide	1,495,128	8,255	March 18	478 Gd
Nor ship	Morning Light	1316	Johansen	Jan. 22	Vancouver	Melbourne	1,001,371	9,193	March 25	608
Am bark	Hesper	664	Sodergren	Feb. 20	Vancouver	Shanghai	751,924	7,781	April 23	508
Br ship	Angerona	1215	Anderson	Feb. 26	Vancouver	Valparaiso	831,367	7,095	May 20	428 Gd
Nor bark	Czar	1324	Christopher	March 4	Vancouver	Adelaide	1,016,611	10,476	June 7	578 Gd
Nor bark	Agnes	811	Hofgaard	Feb. 20	Chemainus	Antofagasta	922,940	6,413	June 11	408
Nor ship	Kathinka	1163	Klevenberg	March 12	Vancouver	Melbourne	1,228,925	9,251	May 28	608
Chil bark	India	153	Funke	Feb. 22	Vancouver	Valparaiso	800,291	7,018	May 10	owners ac
Br bark	Glenbervic	890	Groundwater	March 21	Vancouver	Iquiqui	631,510	7,689	June 8	378 Gd
Br ship	British India	1129	Lines	March 31	Vancouver	Valparaiso	873,826	9,315	July 11	378 Gd
Am schr	W. H. Talbot	776	Blum	March 11	Vancouver	Tientsin	1,021,876	10,272	May 28	678 Gd
Am schr	Reporter	733	Dreyer	March 3	Chemainus	San Pedro	416,386	3,476	March	Private
Br bark	Riversdale	1453	Finlayson	April 25	Vancouver	Sydney	1,167,181	9,873	June 28	478 Gd
Br bark	Misiletoc	821	Smith	April 21	Vancouver	Wilmington	70,275	7,966	Aug. 31	\$16 00
Br bark	Craigend	2218	Lewthwaite	April 18	Vancouver	Iquiqui-Callao	1,808,000	19,351	July 11	278 Gd & 308
Br bark	Toboggan	616	Porter	May 20	Vancouver	Wilmington	662,828	9,330	Sept. 11	\$15.00
Br bark	Therapyllite	918	Winchester	June 2	Vancouver	Yokohama	828,576	8,949	July 22	Private
Nor bark	Fritzo	1678	Holtsen	May 29	Chemainus	Melbourne	983,124	8,072	Aug. 9	458
Br ship	Hurniah	1617	Newcombe	June 2	Moodyville	Valparaiso	1,280,359	9,883	Aug. 23	358
Br ship	Crown of Denmark	2029	Smith	June 24	Vancouver	Melbourne	1,830,725	15,435	Sept. 23	378 Gd
Nor bark	Ursus Minor	305	Johnson	June 1	New Westminster	Sydney	481,214	4,393	Aug. 3	378 Gd
Br ship	Earl Granville	1149	Flack	June 16	Cowichan	London	853,937	12,333		628 Gd
Chil bark	Antonietta	100	Stack	June 27	Chemainus	Valparaiso	836,358	9,015		owners ac
Ger bark	Palawan	267	Van Heuvel	July 8	Vancouver	Iquiqui	688,531	7,521		338 Gd
Chil bark	Leonor	801	Jenatsch	July 8	Moodyville	Valparaiso	637,375	6,529		owners ac
Chil bark	Guinevere	909	Glennie	Aug. 6	Chemainus	Valparaiso	762,062	7,612		owners ac
Am bktn	Robert Sudden	585	Chlberg	Aug. 3	Vancouver	Valparaiso	771,149	8,797		408
Chil ship	Hindostan	1513	Walsh	Aug. 7	Moodyville	Valparaiso	1,272,386	11,471		owners ac
Br bark	Zebina Gowdy	1087	Manning	Sept. 5	Vancouver	Wilmington	832,218	10,125		\$13.00
Chil ship	Atacama	1235	Caballero	Aug. 24	Moodyville	Valparaiso	904,491	9,089		owners ac
Br ship	City of Quebec	768	Carnegie	Sept. 6	Vancouver	Adelaide	517,460	4,048		408
Br bark	Nimveh	1174	Broadfoot	Sept. 3	Vancouver	Sydney	951,900	9,267		owners ac
Am schr	Robert Scaries	570	Piltz	Sept. 8	Vancouver	Port Pirie	815,321	5,962		418 3d
Am ship	George Skolfield	1276	Dunning	Sept. 20	Vancouver	Valparaiso	901,346	81,781		408
Chil bark	Lake Lemna	1035	Bozzo	Sept. 22	Moodyville	Valparaiso	763,829	6,610		owners ac
Br bark	Scammell Bros.	1218	McFarlane	Oct. 15	Vancouver	Wilmington	907,554	11,703		\$11.00
Am schr	Alice Cook	782	Penhallow	Oct. 5	Vancouver	Sydney	919,890	8,338		308
Nor ship	Morning Light	1310	Johansen		Vancouver	Liverpool				548 Gd
Br bark	Columbus	691	Melhuish		Vancouver	Adelaide				378 Gd
Am schr	Lyman D. Foster	730	Dwyer		Moodyville	Sydney				308
Nor bark	Benj. Bangs	1118	Bjonness		Vancouver	Montreal				368 3d
Br bark	Fernbank	1338	Boyd		Moodyville	Valparaiso f.o.				368 3d
Br bark	Grasmere	1246	Carter		Vancouver	Valparaiso f.o.				508
Am ship	Edward O'Brien	1725	Taylor		Vancouver	Cork, U.K. f.o.				owners ac
Br bark	Geo. Thompson	1128	Young		Westminster	Sydney				

VESSELS IN PORT.

(October 31, 1892)

VICTORIA.

Br. ship Persian Empire, 1,332 tons, Capt. Hay, arrived Sept. 23 from Callao for orders.

Br. bark Geo. Thompson, 1,128 tons, Capt. Young, arrived Oct. 29, to load lumber at Westminster for Sydney on owners account.

Br. bark Chili, 678 tons, Capt. McKenzie, from London, arrived Oct. 30, with a cargo of general merchandise. Turner, Beeton & Co., consignees.

Br. ss. Zambesi, 1,560 tons, Capt. Edwards, from Hong Kong and Yokohama.

VANCOUVER.

Br. bark Fernbank, 1,338 tons, Capt. Boyd, from Glasgow, arrived Sept. 7, loading lumber at Moodyville.

Nor. ship Morning Light, 1,310 tons,

Capt. Johansen, arrived Sept. 13, loading lumber for Liverpool, Eng.

Br. bark Columbus, 691 tons, Capt. Melhuish, arrived Oct. 9, from Pisagua, loading lumber for Adelaide.

Nor. bark Benj. Bangs, 1,118 tons, Capt. Bjonness, loading lumber for Sydney.

Am. schr. Lyman D. Foster, 730 tons, Capt. Dwyer, arrived Oct. 16, loading lumber for Sydney.

Br. bark Grasmere, 1,246 tons, Capt. Carter, arrived Oct. 22, from Coquimbo, loading lumber for Valparaiso f. o.

Br. ss. Empress of Japan, 3,003 tons, Capt. Lee, discharging general cargo.

Am. ship Edward O'Brien, 1,725 tons, Capt. Taylor, arrived Oct. 27, loading lumber for U. K.

NEW WESTMINSTER.

Br. bark Glengarry, 802 tons, Capt. Davidson, arrived Oct. 3, loading salmon for U. K. at Phoenix cannery, on account of Bell-Irving & Paterson.

CHEMAINUS.

Am. bark Colorado, 1,036 tons, Capt. Gibson, arrived Oct. 12, laid up.

NANAIMO.

NEW VANCOUVER COAL CO'S SHIPPING.  
Am. ship Occidental, 1,470 tons, Capt. Morse.

Am. ship Louis Walsh, 1,497 tons, Capt. Gammons.  
Am. bark Rufus E. Wood, 1,406 tons, Capt. Ryder.

WELLINGTON SHIPPING.

Am. bark Highland Light, 1,265 tons, Capt. Herriman.

EAST WELLINGTON SHIPPING.

Am. bark Melrose, 914 tons, Capt. Kallb.

RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	4	4,808
Vancouver	8	11,164
Westminster	1	802
Chemainus	1	1,000
Nanaimo	5	6,582
Total	19	21,482
Previous week	16	18,677
Corresponding week last year	19	21,572

# THE COMMERCIAL JOURNAL'S SHIPPING LIST.

## VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS	MASTR.	SAILKD.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br bark.	Chili.....	678	McKenzie.....	May 27.....	E London.....	Victoria.....	Turner, Becton & Co.....	arr Oct. 30.....
Chil. bark.	Eritrea.....	1069	Serra.....	Aug. 30.....	P Callao.....	Moodyville.....	R. P. Rithet & Co. Ltd.....	63
Br bark.	River Ganges.....	612	Rudgo.....	July 27.....	F Rio de Janeiro.....	Victoria.....	Findlay, Durham & Brodie.....	57
Br bark.	The Frederick.....	812	Simpson.....	Sept. 2.....	C Talcahuano.....	Victoria.....	Robert Ward & Co. Ltd.....	60
Br bark.	Assel.....	735	Gilmour.....	Aug. 19.....	N London.....	Victoria.....	R. P. Rithet & Co. Ltd.....	71
Br bark.	Sabrina.....	747	Organ.....	July 7.....	N London.....	Vancouver.....	Bell-Irving & Paterson.....	117
Br bark.	Thermopylae.....	948	Winchester.....	Oct. 10.....	O Hong Kong.....	Victoria.....	Victoria Rice Mills.....	22
Br bark.	Mary Low.....	813	Robertson.....	Oct. 5.....	B Liverpool.....	Victoria.....	R. P. Rithet & Co. Ltd.....	27
Br ship.	Kinko.....	1799	Lawrence.....	.....	L Liverpool.....	Victoria & Van.....	R. Ward & Co. & Bell-Irving & Paterson.....	.....
Br ship.	Moray fire.....	1428	Swinton.....	Oct. 20.....	Q Java.....	Vancouver.....	.....	12
Br ship.	Dynomene.....	1962	Walker.....	July 21.....	A Rio Janeiro.....	Vancouver.....	.....	28
Br schr.	Americana (new).....	1250	Denny.....	.....	T Liverpool.....	Victoria & Van.....	Turner, Becton & Co. & Baker Bros. & Co.....	.....
Am ship.	Tongallant.....	1229	Jackson.....	Aug. 17.....	H Honolulu.....	Nanaimo.....	.....	76
Br str.	Salado.....	1145	Crouch.....	Sept. 13.....	N Newport, Eng.....	Victoria.....	.....	49
Br. ss.	Tacoma (ex Ertavia).....	682	Hill.....	.....	I Hong Kong.....	Victoria.....	N. P. S. S. Co.....	.....
Br. ss.	Zambesi.....	1520	Edwards.....	Oct. 6.....	J Hong Kong.....	Victoria.....	N. P. S. S. Co.....	arr Oct. 31.....
Br. ss.	Empress of China.....	3063	Tillet.....	.....	K Hong Kong.....	Vancouver.....	C. P. S. S. Co.....	.....
Br ship.	Blair Athole.....	1697	Taylor.....	.....	B Java.....	Vancouver.....	.....	.....
Br ship.	Abcona.....	970	Black.....	July 31.....	D Talial.....	Vancouver.....	.....	83
Br bark.	Java.....	857	Harder.....	Oct. 3.....	C Cardiff.....	Esquimalt.....	Naval Storekeeper.....	29
Br. ss.	Victoria.....	1922	Panton.....	.....	M Hong Kong.....	Victoria.....	N. P. S. S. Co.....	.....
Br bark.	Dochra.....	1016	.....	.....	G Liverpool.....	Victoria.....	Robert Ward & Co. Ltd.....	.....
Chil bark.	Entella.....	.....	.....	.....	W Callao.....	Moodyville.....	Moodyville Sawmill.....	.....
Br. schr.	Bittern.....	359	Stronach.....	Sept. 26.....	H Hong Kong.....	Victoria.....	.....	35

P—To load lumber for Valparaiso on owners' account. S—Aug. 21 passed Beechy Head. T—To sail about October 15. Going into the Pacific coast trade. F—Passed Deal May 29, spoken July 2 lat. 3 N., long. 21 W., chartered for salmon to London. F—Spoken July 23 lat. 29 S., long. 48 W. Chartered for salmon to London at 37s 6d. To arrive in November. H—Spoken Oct. 11, lat. 41 N., long. 15 W. I—To sail Dec 1. Via Yokohama Dec. 15. C—Salmon to London at 35s. Sept. Oct. loading. N—July 9 passed Dover. Cargo of raw material for Canada Paint Company. J—Via Yokohama Oct. 18. O—Cargo of 1,150 tons rice paddy. L—To sail about the end of October. Q—Cargo of 2,100 tons raw sugar. A—To load lumber. B—Chartered to load lumber for Port Pirie. G—To sail about Dec. 15. K—To sail Nov. 2. Via Yokohama Nov. 11. M—To sail Nov. 3. Via Yokohama Nov. 17. R—To sail in February with 2,300 tons raw sugar. W—To load lumber for West Coast of S. A.

### SHIPPING INTELLIGENCE.

The British bark *Lebu*, 720 tons, Capt. Thorburn, reported coming this way from Rio Janeiro, sailed from that port about Sept. 5th for Sydney, N.S.W.

The British bark *Chili*, 678 tons, Capt. McKenzie, from London May 27, arrived at Victoria Oct. 30 with a general cargo consigned to Messrs. Turner, Becton & Co. Her manifest and list of consignees appeared in THE COMMERCIAL JOURNAL of Oct. 18. She is under charter to load a return cargo of salmon to London for the consignees.

### FREIGHTS.

The market shows little changes. The only variation from last week being a small advance in rates for wheat.

Lumber freights from British Columbia or Puget Sound are quoted as follows:—Valparaiso for orders, 30s 6d; direct port or West coast, South America 35s; Sydney 30s; Melbourne, Adelaide or Port Pirie, 35s to 37s 6d; United Kingdom, calling at Cork for orders, 50s; Shanghai, 45s nominal; and Yokohama, 40s nominal.

Grain freights from the Columbia River and Puget Sound are unchanged with no business doing.

Grain freights from San Francisco to the U. K., Cork for orders, 26s 3d; Portland, 32s 6d; Tacoma, 28s 9d.

Coal freights are quoted: Nanaimo or Departure Bay to San Francisco, \$1.75

to \$2; to San Diego or San Pedro, \$2.25 to \$2.50.

### FOREIGN COAL SHIPMENTS:

The following are the shipments for the week ending October 29:—

Date.	Vessel and Destination.	Tons.
27.	Homulus str., San Francisco.....	4,210
29.	India, ship, San Francisco.....	2,100
Total.....	.....	6,310

### FOREIGN COAL SHIPMENTS.

The following are the foreign coal shipments for the month of October:

New V. C. Co.....	31,978
Wellington.....	16,865
East Wellington.....	3,625
Total.....	51,748

The vintage is fully on in Napa Valley, California. The wine-grape crop is two-thirds short, and many large wineries are not crushing.

The *Trade Review* remarks that it is clearly the duty of the Dominion Government and of the Provincial legislatures to take concerted action in order to prevent both the continuance in existence of the shady benefit societies already established and the organization of new ones. The only explanation of the success of the majority of these societies is that they appeal to human cupidity by promising a good deal of money in return for a small outlay.

According to the *Draper's Record*, of London, England, the dry goods trade in England has been very much depressed. The total failures for the year ending December 31, 1891, were 116, with liabilities of \$15,800,000; and the resulting loss to creditors is estimated to have been \$10,800,000.

The Nanaimo correspondent of the *Colonist* writes: "The French syndicate store at Nortfield which is in financial trouble, was taken possession of last week by S. Leizer under a chattel mortgage. Baliff Locker, who was in charge of the store, returned to town. Meantime some parties, supposed to be members of the syndicate, effected an entrance and barred all the windows and doors. When the baliff returned he was unable to get in without force. Legal proceedings were instituted at once."

The Impression is growing in Lancashire that the threatened strike of the cotton spinners will be averted. It is asserted that negotiations looking to the arbitration of the questions in dispute were instigated by the Federation of Master Cotton Spinners upon finding little disposition among the members of the federation to adopt a lockout in view of the improved condition of the market. The whole trouble in Lancashire appears to lie in the fact that the United States and India cotton spinning has so increased that there is not employment for all the Lancashire spindles.



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