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Large Shipments Direct from Cuba of the following well-known Brands of HAVANA CIGARS :

CONSTUNZA, FAVORITAS, EULALIA, COMME IL FAUT, EULALIA SELIG, FRANKLIN PRINCESSAS, FRANKLIN DUGENSA, FRANKLIN CABALEROS, CIRCULA PERFECTION.

The above are handled by the best trade throughout the Province.

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Crockery, Glassware,  
Lamp Goods, Etc.

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North China (Marine) Insurance  
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NEW WESTMINSTER.

**BANK OF BRITISH COLUMBIA**

Incorporated By Royal Charter, 1862.

Capital Paid up..... (£300,000) \$3,000,000  
Reserve Fund..... (£200,000) \$1,000,000

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from all points can be made through this bank  
at current rates.Collections carefully attended to and every  
description of banking business transacted.

THE BANK OF

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Incorporated by Royal Charter.

Paid up Capital... ..£1,000,000 Stg.  
Reserve Fund..... £265,000

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Henry R. Farrer, Frederic Lubbock,  
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Welch, Agents.Have facilities for collection and exchange in  
all parts of the world.**BANK OF MONTREAL.**

ESTABLISHED IN 1817.

INCORPORATED BY ACT OF PARLIAMENT.

Capital (all paid up).....\$12,000,000  
Reserve Fund..... 6,000,000

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Hon. G. A. DRUMMOND, Vice-President.  
E. S. CLOUSTON... General Manager.

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Belleville, O Kingston, O Regina, Assa  
Brantford, O Lindsay, O Sarnia, O  
Brockville, O London, O Stratford, O  
Calgary, N.W.T. Moncton, N.B. St. John, N.B.  
Batham, N.B. Nelson, B.C. St. Mary's, O  
Chatham, O New Westminster, Toronto, O  
Cornwall, O Peterboro, O Vancouver, B.C.  
Fort William, O Ottawa, O Victoria, B.C.  
Goderich, O Perth, O Wallaceburg, O  
Guelph, O Peterboro, O Winnipeg, Man  
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Risks taken at Moderate Rates and Losses  
settled promptly and Liberally.**CHIPMAN, MORGAN & CO.,**  
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Merryweather & Co., Fire Hose, Engines, Etc.The Nanaimo Realty and Invest-  
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The Pacific Coast Fire Insurance Co'y.  
The British America Fire Insurance Co'y.Nanaimo Property—both city and suburban  
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OUTSIDE CORRESPONDENCE INVITED.

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WINNIPEG, MANITOBA.

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Deas Island, Fraser River,  
Naas River Fishery,Windsor Cannery, Skeena River  
Rivers Inlet Cannery.Victoria Cannery, } Rivers Inlet.  
Victoria Saw Mills, }—O—  
London Office:

43 to 6 Threadneedle Street.

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**BANKERS,***Financial, Real Estate, In-  
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Bills discounted, Checks collected, Exchanges  
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Moodyville Land and Saw Mill Co., Ltd.  
Mercantile Development Co., Ltd., London.  
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524 and 526 Cordova St., Vancouver,

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**ROCK BAY SAWMILL**

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CONSTANTLY ON HAND A GOOD SUPPLY  
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Prepared to Cut Lumber to Order at  
Short Notice.

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Catalogues and prices sent on application  
Special attention paid to Interior orders.

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WHOLESALE AND RETAIL

**CRACKER BAKERS,**

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Office: 57 Fort St. Factory: 91 Niagara St.

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Manufacturers of Clothing,

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WHARF STREET, VICTORIA, B. C.

**WHOLESALE \* MERCHANTS.**

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- Maritime (Marine) Insurance Company.
- Reliance (Marine) Insurance Company.
- New Zealand (Marine) Insurance Company.
- Thames & Mersey (Marine) Insurance Co.
- Straits (Marine) Insurance Company.
- Sun (Marine) Insurance Company.
- Sea (Marine) Insurance Co.

Moodyville Saw Mill Co., of Burrard Inlet.

**SALMON CANNERY AGENCIES.**

**FRASER RIVER:**

- Delta Canning Co's Maple Leaf Brand.
- Laidlaw & Co's Dominion Brand.
- Wellington Packing Co., Wellington Brand.
- Harlock Packing Co's Brand.

**NORTHERN AND SKEENA RIVER:**

- Wannuck 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  
Judson Powder manufactured and kept on hand.

Columbia Flouring Mill Co. of Enderby.

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

W. H. SOULE.

A. E. STEVENS.

ALFRED McDERMOTT

**BRITISH COLUMBIA  
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 607. Cable: Soule.

Vancouver. - - - - - British Columbia

A. J. Langloy. T. M. Henderson  
J. N. Henderson.

**LANGLEY & CO.,**

ESTABLISHED 1858.

**Wholesale Druggists**

21 & 23 YATES STREET,

VICTORIA, B. C.

TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE,  
Tuesday Morning, April 19.

VICTORIA.

Business, in all lines, is reported fair considering the general depression which can be said to extend along the whole Pacific coast. The grocery trade is picking up nicely as the spring advances, and dry goods firms report orders from travellers as very satisfactory, although the very late season put a damper on business. It is believed in certain circles that the clothing dealers in the province will not place large orders with the eastern manufacturers for their fall stocks, but will be more inclined to buy from hand to mouth. This may also be said of the dry goods merchants who are sure to be conservative in their orders. The stocks carried for the past few years have been very heavy, and business expectations have not been realized. Travellers with fall samples of clothing are expected to be on the road shortly.

The purchase of about 3,000 sealskins of this season's catch at \$12 each, by a San Francisco buyer, has a good effect on the sealing industry.

No improvement is noticeable in collections which are generally reported slow.

FRUITS AND VEGETABLES.

The arrivals of fruit and vegetables from San Francisco by SS. Umatilla on Tuesday 12th inst. for Victoria, consisted of 261 cs oranges, 43 cs lemons, 64 cs asparagus, 12 cs peas, 75 crates bananas, 51 crates cabbage, 12 cs rhubarb, 5 bxs apples, 1 cs vegetables and 7 cs berries. Total, 331 cs. For Vancouver, 38 cs oranges, 8 cs lemons, 36 cs bananas, 8 cs rhubarb, 7 cs celery, 34 crates cabbage, 7 cs asparagus, 3 sacks potatoes and 3 cs vegetables. Total 164 cs. Grand total, 695 cs. The receipts by the previous steamer were 509 cs. The City of Puebla arrived Saturday 16th inst. The fruit, etc. for Victoria consisted of 196 cs oranges, 38 cs bananas, 32 cs asparagus, 14 cs peas, 6 crates cabbage, 10 cs rhubarb, 4 sacks coconuts, 2 sacks potatoes, 5 cs berries and 3 cs vegetables. Total, 330 cs. For Vancouver, 108 cs oranges, 33 crates cabbage, 21 sacks potatoes and 54 cs fruit and vegetables. Total, 220 cs. Grand total, 550 cs.

Oranges are arriving freely in the San Francisco market. There is good enquiry for first class fruit which commands good prices. Some frozen stock is still on the market. The local demand for fruit is good, and the late receipts of oranges are said to be coming in better condition. Sicily lemons are said to be out of the market, and no more silverskin onions are being shipped. Only a few strawberries have as yet been here. The potato market eased up a little last week only to be glutted by more large shipments daily expected from New Dungeness. Prices of fruit have been advanced. Quotations are: Oranges—Riverside seedlings, \$3.00 to \$3.75; navels, \$4.50 to \$5.50; Los Angeles, \$2.75; California lemons, \$4.00 to \$1.75; bananas, \$3.50 to \$1.50; cabbage, 2½c per lb.; asparagus, \$2.75 per box; Oregon yellow danver, 1½c; apples, \$1.75 to \$2 per box;

potatoes, \$15 to \$18 per ton. Rhubarb, 5c. FLOUR AND FEED.

Feed is reported in good demand and the supplies of bran and middlings are said to be short. Bran is being imported from California and prices are slightly stiffer. Oil cake meal has also gone up, and is now held at \$35 per ton. The Commercial Review says the call for flour in Portland is slow and the market is very quiet with a weak tone in sympathy with wheat. Quote standard brands \$1.00 per bbl; lower descriptions \$30-1.50 per bbl.

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

Delta, Victoria mills	55 50 @ 0 00
Lion, " "	5 50 @ 0 00
Premier, Enderby mills	5 85 @ 0 00
XXX., " "	5 65 @ 0 00
XX., " "	5 25 @ 5 50
Superfine, " "	4 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	6 00 @ 0 00
Portland Roller	6 10 @ 0 00
Royal	5 85 @ 0 00
Oregon Superfine	4 25 @ 0 00
Wheat, per ton	\$10 00 @ 45 00
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	4 50 @ 0 00
" " Chop feed	39 00 @ 0 00
California oatmeal	4 35 @ 0 00
California rolled oats	3 90 @ 4 00
Corameal	2 75 @ 3 00
Cracked corn	45 00 @ 50 00
Hay, per ton	18 00 @ 20 00
Straw, per bale	1 25 @ 0 00

RICE.

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

GROCERIES AND PROVISIONS.

The receipts of California butter by the steamship Umatilla on the 12th inst. consisted of 62 cases for Victoria and 25 cases, 10 half cases, 50 pails and 10 tubs for Vancouver; and by the steamship City of Puebla on the 16th inst. 36 cases, 23 tubs, and 20 kits for Victoria and 217 cases for Vancouver. The price of California roll has again declined 1c.

Quotations are: California fancy roll 25c per lb.; Eastern creamery, 28½c per lb. for large and 29½c for small; Manitoba creamery, 30c; dairv, 18c; Eastern Townships, first quality, 26c. Cheese is quoted at 14c.

Sugar quotations by jobbers are as follows: Granulated, 5½c; extra C, 5½c; yellow, 4½c; golden C, 4½c.

The supplies of canned vegetables in the East are said to be short, and the probability is they will scarcely last to meet this season's pack. This is particularly so of corn, peas and tomatoes, of which it is said the Eastern holders are contemplating an advance of prices.

Fairbank's Lard Compound has dropped

¼c, but no other changes are advised in provisions.

Quotations are: Hams, 14c per lb.; breakfast bacon, 14c; backs, 13c; short roll, 11½c; long clear, 11c; pure kettle lard, 50 lbs, 13c; pure steam do., 12c; lard compound, 10½@11½c; lard tins, 12½@13½c.

A carload of Turkish prunes was received from New York this week, and are quoted from 8c@9c per lb.

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

SALMON.

The run of spring salmon on the Fraser is reported as improving steadily and the catches of the fishermen are increasing. These fish are in good demand in the Eastern markets, to which most of the catch goes. The Danube, which sailed on Saturday, took a large quantity of supplies for northern canneries, where preparations are being made for the canning season, which begins in May, when the sock eye salmon begin to run. The Fraser River canneries do not usually begin packing till June, and generally continue until September, when the sock-eye run completely falls off, giving place to the cohoes, which, however, are not put up by the canneries.

LUMBER.

The bark Fritzoze arrived at Royal Roads Saturday, and goes to Chemainus to load lumber for Melbourne at 45s. The Craighend has completed her cargo of about 1,800,000 feet for Iquiqui and Callao, and was towed into stream Saturday, and will sail in a few days. 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.

DOMINION FAILURES.

Failures in the Dominion of Canada and Newfoundland for the first quarter of 1892, reported by R. G. Dun & Co.;

PROVINCE.	No. FAILURES.	LIABILITIES.
Ontario	233	\$1,700,431
Quebec	183	2,812,277
New Brunswick	32	278,254
Nova Scotia	61	540,570
P. E. Island	6	90,410
British Columbia	20	159,350
Manitoba	19	161,930
Total Dominion	557	\$5,743,225
Newfoundland	2	11,647
Total Dom and Nfld.	559	\$5,754,872

FOREIGN COAL SHIPMENTS.

The following are the shipments for the week ending April 16:—

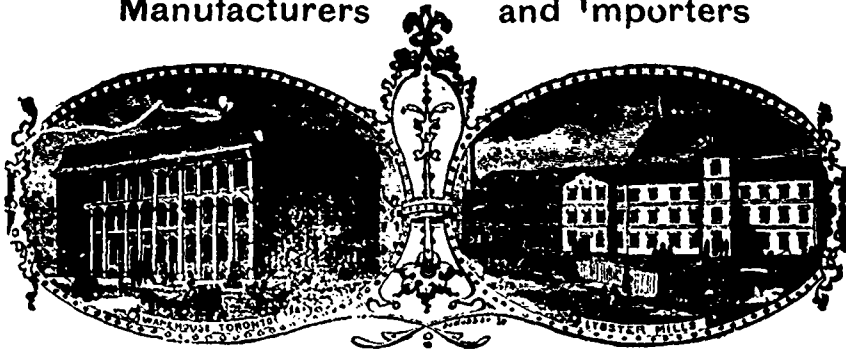
NEW VANCOUVER COAL CO. SHIPPING.		
Date.	Vessel and Destination.	Tons.
14.	Mexico, str. Sitka	255
16.	Mogul, str., Port Townsend	44
16.	Louis Walsh, ship, San Francisco	2,198
Total		2,497

The old hulk Connaught was burned at Departure Bay, April 13.

# GORDON, MACKAY & CO.

## TORONTO.

Manufacturers and Importers



REPRESENTED BY R. S. NORTON, WINNIPEG.

### BUSINESS CHANGES.

John Smith, watchmaker, Nanaimo, is dead.

Crocket & Jackson, printers, Westminster, have dissolved.

A. H. Stirrett, wagons, etc., Westminster—sheriff in possession.

W. Kirkup, stoves, etc., has removed from Revelstoke to Nelson.

Allan McLean, grocer, Westminster, has sold out to Donald McLean.

Joyce & Meyer, brokers, Victoria, have dissolved. Meyer continues.

A. W. Levery, baker and confectioner, has opened in New Westminster.

A. McDonald and T. H. Trahey have taken over the Star Shipyard, Victoria.

J. T. McDonald has opened in groceries, fruit, etc., on Cadboro Bay Road, Victoria.

Wilson & Adams, butchers, Vancouver, have dissolved. E. W. Wilson continues.

Gordon & Co., boots and shoes, New Westminster—chattel mortgage foreclosed.

A. Englehardt succeeds his father, the late J. F. E. Englehardt, customs broker, Victoria.

Muir & Boyd have been appointed agents for the Dominion Plate Glass Insurance Co. of Montreal.

F. J. Hall, grocer, Victoria, who recently bought out Wm. Brown, has sold out to Percy & Renouf.

Henry Croft, real estate, financial and mining broker, has opened an office in Nelson with Mr. Ashly in charge.

Hunter & McKinnon are opening a general store at Eldorado City, which is sixty miles from Nelson on Slocan Lake.

Geo. A. Bigelow & Co., Nelson, are closing out their stock of general merchandise and are going into wholesale liquors and cigars exclusively.

A meeting of creditors of the estate of J. Latta, general merchant, of Port Kells, was held in New Westminster, on the 2nd inst. Mr. Latta made the following offer which was accepted: A settlement in full without interest in 8, 16 and 24 months, the estate meanwhile to remain in the hands of the creditors; all purchases to be

for cash, and all monies to be remitted to trustees, and payments to be made by and through them; Mr. Latta's interest in property in Scotland to be assigned to the trustees, and, should it be disposed of, the proceeds (as soon as received) to be applied *pro rata* to reduce the claims. The following trustees were appointed: J. D. Carscaden, Vancouver; H. Yowdall and R. F. Anderson, Westminster.

### A NEW STEAMER.

Messrs. J. C. Davidge & Co., are exhibiting in their office the specifications of a steamer now being built in Japan which they will offer for sale on this market, and so far as can be judged she will prove as handsome and handy a craft as any that ever sailed in these waters. She is of the following dimensions:

Length bet'n perpendiculars	118	ft	6	in
Length over all	130	ft		
Extreme breadth	20	ft		
Depth	11	ft	6	in
Gross register tonnage	163	tons		
Mean draught	8	ft		
Speed	9	knots		

She is fitted with compound tandem engines built for a pressure of 120 lbs per square inch and equal to the requirements of the British Board of Trade.

There is one main hold, but two hatches, with a steam crane between with a lifting capacity of two tons. Her structure is of hard wood, while the workmanship and general material are of first-class quality and equal to the requirements for insurance as a foreign-going vessel according to the Tokio insurance office.

There is accommodation as at present designed for 6 passengers and a crew of 10, but can be altered as required, and altogether appears well adapted for a coast trade.

The current issue of the British Columbia *Gazette* contains a proclamation setting forth the terms, conditions, etc., on which letters patent have been granted to the municipality of South Vancouver.

The *Golden Era* states on what it considers thoroughly reliable information that agreements have been signed in London by a strong syndicate contracting to develop the Gladstone mine previous to working on a large scale.

# NATIONAL MILLS,

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J. D. Nordlinger, Groceries, New York.  
Eildon Mills, Galashiels Scotland.  
Munroe Brand Pure Condensed Milk.

### CLOTHING MANUFACTURERS.

Messrs. T. B. Pearson & Co., the clothing manufacturers, are showing the first sample line of suits that have been manufactured in British Columbia. They are already showing over a dozen sample suits in different qualities of English and Canadian tweeds, which are made up in all the latest styles for the fall trade. The work is in charge of a first-class cutter of several years' experience with some of the leading custom tailors and clothing manufacturers of the East. Messrs. T. B. Pearson & Co. have for years made a specialty of pants, for which they are building up a fine trade. Their stock for this fall is composed of a very superior line of goods, which comprise about 75 samples manufactured from Canadian and English tweeds and fancy worsteds in plain and fancy stripes of the prevailing patterns.

A representative will shortly be out on the road to show fall samples which also comprise full lines of shirts, overalls, etc., besides overcoats and hunting jackets. The volume of business has largely increased over last year, as this is the first season that they have been prepared to manufacture orders promptly as received, and also keep up stock in warehouse.

Mr. G. E. Gladowe, one of the Commissioners sent out to British Columbia by the Imperial Government to enquire into the extent of the losses through the sealers being shut out of Behring Sea last summer, is expected to arrive to-night.

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Alliance Assurance Company (Fire), England.  
The British Columbia Fire Insurance Company, Victoria.  
The Royal Canadian Packing Company, Skeena.

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**COMMERCIAL SUMMARY.**

The Free Wool bill has passed the House of Representatives at Washington by 191 to 60.

Numerous charters for carrying grain from Duluth to Buffalo and Kingston have been made at 4 and 6 cents respectively.

The Illinois state building at the World's Fair grounds in Chicago was damaged \$10,000 to \$20,000 worth by a cyclone last week.

The Eureka planing mills at Owen Sound, owned by S. J. Parker and occupied by James McLaren, have been burned. Insurance \$2,600.

The British and French Governments have agreed to prolong the *modus vivendi* in regard to the Newfoundland fisheries over the present season.

New Brunswick will make an extensive exhibit of her agricultural, lumbering, mining and manufacturing resources at the Colonial Institute, London, in June next.

Ex Minister St. Hilaire, of Paris, referring to the Behring Sea arbitration, said: "I think the case of the United States is weak. The decision will likely be in favor of England."

The statement that Mr. D. E. Brown, assistant general passenger agent of the Canadian Pacific railway, was to become general manager of the company's trans-Pacific steamship line, with headquarters at Hong Kong, is denied.

Representative McCreary, of Kentucky, for Mr. Springer, has introduced in Congress a bill to authorize the holding of an international monetary congress. The bill provides that the congress shall be held in Chicago, commencing Thursday, August 3rd, 1893, and to continue in session until a majority of the congress may determine to adjourn.

The Westminster Board of Trade has appointed committees to make investigation and enquiry into prospects and inducements for the establishment of industries to be established and encouraged in and around the city, and to report to the Council of the Board on the 15th inst. One of the industries to be considered is the deep sea fisheries. Another is the proposal to increase the manufacture of machinery and iron works, and it will be proposed to establish on a large scale a factory for the making of sealed tins and the canning of all kinds of native-grown fruit.

In the United States, 20,000,000 acres are devoted to the cultivation of cotton, and they produce about 7,800,000 bales. In India, 11,000,000 acres are under cotton and produce only about 2,800,000 bales. The greatly inferior production of the Indian acreage is largely due to inferior cultivation. There they burn the dung for fuel and give the land only the ashes, and they plough the soil just about as Abraham did—if he ploughed at all. But the Indian cultivator has some compensation in the fact that he grows one, and often two, after crops. There is no doubt that with proper cultivation, India, besides satisfying her own demands, could fully supply the wants of England so far as cotton is concerned.

Plans have been accepted by the board of Manitoba College, Winnipeg, for improvements to the building to cost \$10,000.

Governor Abbott, of New Jersey, has vetoed the Reading railroad lease bill, for the reason that it does not contain proper provisions for the protection of consumers against a rise in price of coal.

Mr. Geo. A. Henderson, accountant at the Bank of Montreal, Victoria, has been appointed assistant manager of the Vancouver branch. Mr. A. Pitt, of Montreal, is the new accountant at Victoria.

Butter factories are increasing in New South Wales. In one month, four factories recently established, sold 62,687 pounds of butter, and also disposed of 177,182 gallons of skimmed milk at 7 cents per gallon.

The engineers who are surveying the route for a railway to Arrow Lake, are pushing the work actively. It will not be a difficult line to construct, and the labor of the engineers will therefore be soon finished.

The import of carcasses of frozen mutton into England, last year, was, from New Zealand, 1,895,706; from River Plate, 1,073,325; from Australia, 331,093; from the Falkland Islands, 18,897. In two years, the imports from New Zealand have increased 827,420 carcasses, from Australia the increase has been 248,146 carcasses, and the Falkland Islands supply has nearly doubled, while that from the Plate River has decreased to the extent of 123,207 carcasses. At one time the River Plate held the market.

The Australian Government is placing the men employed on the relief works at Melbourne on half-time, in order to give work to a greater number. Without the aid thus given the men unemployed would be absolutely without the means of earning a livelihood. The mayor has directed that the exhibition buildings at Sydney be used as a shelter for the unemployed workmen and their families. The Government is serving blankets to the most needy among the unemployed, and has taken other measures to alleviate the distress.

The country merchant in recent years has far poorer returns for his industry than nine tenths of all the customers who deal with him. The farmer has his implements at an average of about one-half the value of what they did a very few years ago; his fencing at about one-fourth the value. The mechanic has his tools at about a half what he paid a few years ago, although the farmer receives from his farm full price for his products, and the mechanic's wages remain the same, although the cost of living is far less than it was when the established wages per day were first given. But the country merchant arises equally early with the farmer and mechanic, and during the long, wintry evenings remains for hours after the farmer has snugly settled himself for his cozy evening nap, and the merchant remains for hours after the mechanic has passed his door on his way home from his day's toil; yet the merchant has his money invested at the risk of trade, and only by the utmost frugality, industry and economy can he keep himself financially strong.



## MAXIMS FOR MERCHANTS.

To keep fully posted on all matters pertaining to your business is the fundamental principle on which to build successfully. The way to keep posted is to read. There are always some people who know a few things that others do not, and occasionally you will find one or two of them giving their views to the public through the press. Therefore, the way to keep posted is to read the papers, especially the trade papers. The merchant who cannot find time to read his trade paper will surely miss something that would be of value to him. He ought to read the advertisements as well as other matter. One of the most successful implement dealers in Illinois, who started a few years ago with \$500, and who is now rated at from \$10,000 to \$20,000, attributes his success largely to the fact that he made it a point to study the advertisements in trade papers. In this way he never missed anything new, and was always prepared to furnish everything his customers called for. He kept up a constant correspondence with manufacturers whose advertisements appeared in the papers from time to time, obtained quotations on every implement that might be wanted, and when a customer asked for a price on any article that was not usually carried in stock, he did not have to say, "I will write and find out." His letter files contained not only the price but information concerning the implement as well, and he could talk up its merits and advantages almost as well as if a sample machine was before him. Children are sometimes overcharged with information, but there never was a merchant who knew too much about the business he followed. —*Canadian Trade Review.*

## BOOK-KEEPING.

A great many men are apt to under-rate the importance of keeping accurate accounts in every business concern. In a factory, the manufacturer and salesman are looked up to as the most important factors in securing success, and the financial man is often considered as a sort of fifth wheel to a coach. But a good many of the failures which occur may be traced to want of efficient financial management and the unreliable character of the books kept. One of the recent heavy insolvent estates, out of which the creditors will probably not get a cent, is said, by one of the inspectors, to have been \$10,000 behind two years ago. Now, either the insolvent did not have sufficiently accurate book-keeping to know his true position, or his proceedings for at least two years have been fraudulent. Many men, otherwise well versed on business, look on book-keeping as a needless expense and bother, and consider that any school boy who can write and figure is sufficiently capable to take charge of a set of books. They do not realize that accountancy is a profession that requires aptitude and practice, and that many a trade is far more easily picked up. An instance has come to our notice within a few days. A firm which has been running a manufacturing and supply business for a couple of years at last engaged a book-keeper, and confessed to him that they did not know how the business stood, as they had not kept any

books beyond memoranda of payments and receipts. They felt sure they had made money, as the stock was paid for; there was a balance in the bank and a good many accounts were owing to them. The book-keeper despairing to get order out of such chaos, started afresh on the double-entry system; but speedily found, that although he was held responsible, his employers occasionally lent him a helping hand by entering up receipts and invoices—but they entered up directly into the ledger. Although he pointed out the mistake of such a want of system, and said he could not answer for the correctness of the books under such divided management, he could not persuade his employers of the mistake, and accordingly he left. Now, this is a case in point, and illustrates our argument. If the book-keeper had suggested his ability to run the factory and take a hand in a complicated process of which he was ignorant, he would have been laughed at for his meddling; but keeping books is considered like editing a paper—anyone can do it. Under the English Bankruptcy Act, any insolvent who does not produce an intelligible set of books is not allowed to start business again, being considered too ignorant or too fraudulent to enter into competition with others. This would be a good addition to the proposed Insolvency Act here. —*Montreal Trade Bulletin.*

## WHY MERCHANTS FAIL.

The *New Haven Palladium* has the following editorial contribution from Mr. Geo. Henderson, the New Haven manager of the mercantile agency of R. G. Dun & Co. It has interest for every active business man:—

Statisticians claim that ninety per cent. of all who enter mercantile pursuits make a failure. This is an appalling statement, and, if true, some good cause for it must be patent. The changes in business concerns throughout the United States and Canada are computed at two thousand per day. Not necessarily are all these failures, for included in the changes are dissolutions, retirements, deaths, changes of ownership, and fires. There are at the present time nearly 1,217,000 business names in the two countries, and that about one-half of these should be involved in changes during the course of three hundred working days is remarkable.

Personal environments seldom alter the individual financial condition of a merchant, except in so far as rises in values are concerned, hence as thorough a knowledge of the character, capacity and capital of a debtor as can be had is as inseparable to the dispenser of credit as a compass is to a mariner. Business operations are becoming more and more ephemeral in their character, consequently more faith is needed in the transaction thereof, and faith without knowledge is simple superstition—a rudderless vessel intended to widen commerce upon.

The great number of failures is not among men of limited means, but among men of limited knowledge. Abundance of capital at the start is not essential to a successful business man. A good character, an industrious disposition, economical habits, and a knowledge of the business

undertaken are qualifications that capital cannot make amends for. Take, for example, a mechanic making good wages. He has been able to save a few hundred dollars. He is allured into the belief that keeping a shop is an easy life, and all that is necessary is to tie up a few parcels to do business. Ten chances to one he pays too much for the old stock to begin with. He knows nothing of values. He is easily overstocked by energetic salesmen. He has not learned to say "no" to undesirable credit risks. His paltry savings are soon represented by figures on the wrong side of the ledger. He has to depend upon immediate sales to liquidate current obligations. A few dull days overtake him and his paper is protested. This compromises his credit, then where is he?

An assignment follows, stock is seized by creditors, and he is out of the business penniless and with a dear bought experience. These scenes are repeated day after day in almost every instance where a man goes into a business he knows nothing about. An examination of the books of the assignor reveals the fact that he owes twenty or thirty different wholesalers. Is there not something strange about that? Is the man entirely to blame for his failure? His lack of business knowledge induced him to scatter his indebtedness, and it is very easy to understand that indulgence is more readily obtained from a few than many.

Aversion to taking stock is a dangerous habit to fall into. No merchant is safe who neglects to take stock at least once a year. Future operations can only be satisfactorily gauged by the condition of the present. A merchant who does not take stock regularly is doing business on guess work. In case of fire, how can he swear positively to what he has lost, and what proof has the insurance company that they owe what the man claims?

The largest and most conservative houses of the country are now insisting upon their debtors taking stock at least once a year and in carrying ample insurance. They further insist upon a copy of their debtor's balance sheet being placed in their hands every time one is drawn off. There is nothing unreasonable in that. Surely a creditor is justified in satisfying himself as to the advisability of entertaining a debtor's account. When a new account is to be opened, a statement of the prospective debtor's financial condition and information relating to the man personally, should be reviewed. How is a wholesale house to discriminate between the good and the bad without data? The thing is impossible. Investigation respecting a desirable credit list promotes, encourages and strengthens commerce, and is, if anything, more of a benefit, if confidence is deserved, to the inquired about than to the inquirer, and when the risk is undesirable the fact that it is known is a boon to the whole community. The percentage of failures would be lessened materially if the dispensers of credit were less indulgent and knew more of their debtors. Trade would be steadier and the transaction of business void of many of its irksome responsibilities.

Unusually low water prevails in the Columbia and Kicking Horse Rivers.



# THE BRITISH COLUMBIA COMMERCIAL JOURNAL

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D. M. CARLEY . . . . . EDITOR

L. G. HENDERSON - BUSINESS MANAGER.

Office- No. 77 Johnson Street.

VICTORIA, TUESDAY, APRIL 19, 1892.

## THE PROVINCIAL PREROGATIVE.

In common with other people, the readers of THE COMMERCIAL JOURNAL have doubtless noticed with considerable amusement the lengths to which the virtuous indignation of the members of the Provincial House has led them in connection with recent editorial remarks in the *Columbian* newspaper, New Westminster. It is well understood that there is no need for a well-conducted woman to proclaim her own virtue on the house-tops, any such declarations having the tendency to cast discredit upon her pretensions. So in it with a representative body such as the Legislature of this Province. Its works and those of its members are before the world, and if an aggrieved section of the community or its mouthpieces—journalistically or otherwise do lose their heads and transgress the bounds, one would suppose that it might be considered beneath the dignity of that body to notice them, and invoke a prerogative whose very existence is a matter of doubt and for whose exercise retroactive legislation has to be passed.

To our mind it would have much more comported with the dignity of the House had it by its silent ignorance demonstrated itself to be as a body way above all amenability to such influences as fear or favor, and gone on in the even tenor of its way, leaving to its individual members who might have considered themselves personally aggrieved to appeal to the civil or criminal courts for the vindication of their own good name. We have yet to learn that, in its present course, the Legislative Assembly has not acted *ultra vires* and has not assumed an importance and a power which it was not constitutionally entitled to. We say nothing about the acts of the Kennedy Brothers. No doubt they are amenable to some authority for any improper action on their part; but we should be sorry to see the principal representative body of the Province place itself in a position, in the interests of its members, -individually or collectively,- which might tend to make it look ridiculous or as being engaged in a course of action in which it could not be sustained by constitutional law and precedent.

## ADULTERATIONS.

The adulterations of lard and butter that have been practised on the American side the lines have been so great and so unblushing as to induce the passage of special legislation regarding them and the manner of their being branded. Oleomar-

garine is one of these productions of which people—so accustomed had they become—began to take no notice. The consumer, who was very little wiser, had hardly begun to consider himself an aggrieved party until the agricultural element entered the field; for, as is so well known there are so many grades of the articles mentioned, whose quality is to a very great extent indicated by the price at which they sell. As concerns butter, oleo margarine was its most prominent imitation, and as such the law declared that it should be branded, while cotton-seed oil-lard was obliged to have some mark to indicate that it was not pure lard. It is now announced that Canadian lard doubtless the production of Ontario is largely adulterated with cotton-seed oil and that prosecutions of the adulterators are to follow. We are well satisfied to see this, for though the people of this Province are not producers of butter, cheese or lard to any considerable extent, we consume a good deal of the articles complained of and have not only to share as Canadians in the obloquy attaching to the national name on this account, but also to suffer from the inferior quality of the goods imposed upon our consumers.

## "PROMOTING" B. C. ENTERPRISES.

It is constantly to be seen by the Eastern papers that the mining interest of British Columbia is, with a considerable amount of skill and persistency, being brought to the attention of capitalists in the older portions of the Dominion. In this connection, however, it might be well to sound a note of warning on the subject of the men whose services are obtained to promote our interests. It is not always the best class of "brokers" or "solicitors" who will undertake to "promote" new ventures, such as are those of the Province of British Columbia. How to secure the best men in the centres of active capital and enterprise is then the question. It is not every man or firm possessed of a shingle inscribed "broker," or some synonymous term, who should be sought; for in the hands of such the best and most encouraging proposals may be neglected. They are willing to take up almost anything for the mere sake of keeping their names prominent; but the people possessed of money have little faith in them or anything with which they are connected. Recently there have been attracted to certain local projects in which it is sought to interest outside capital the names of people of neither position nor repute, and as a consequence the undertakings have at the outset received as it were a black eye. The proper thing to do is for those of well known commercial standing to place themselves, either in person or by letter, in communication with the very best financial houses. In this way from the start the most favorable impressions are produced, and that secured, subsequent progress is comparatively easy.

It is announced that a final dividend will shortly be declared in the matter of the Central Bank of Toronto, whose creditors will have then received almost 100 per cent. of their claims; the total cost of liquidation having reached about \$51,000.

## MORE EVIDENCE OF BAD FAITH.

Just after the Arbitration Treaty was confirmed by the Senate of the United States, the chief evidence on which the Washington authorities relied to prove the destructiveness of pelagic sealing is modified, in a way fully to bear out the contention of Lord Salisbury on the point. Professor Elliott, who had previously expressed the opinion that 'the pernicious activity of the Canadian poachers,' was the chief cause of the diminution of the seals, now admits he was in error. He finds the real danger to be the overland driving of the animals during the season's catch, which is of course done by the authorized American company.

Commenting on the above, the *Monetary Times* remarks, "This new light may have spurred the Senate into speedy ratification." We should scarcely like to say that Professor Elliott absolutely garbled his report to suit his employers, the United States Government and the American seal companies, but it would appear that there was a *suppressio veri* either because he had no disposition to get at it, or because knowing it he kept it back by instructions, no doubt, his employers being greater criminals than he was. We use the word "criminals" because in connection with this business there has been much done officially by President Harrison and his associates which would have consigned an ordinary individual in commercial life to the States prison.

## COTTON PRICES.

Since the grey cotton mills and the colored cotton mills formed themselves into their respective combinations the question has been frequently raised of whether or not it would have the effect of enhancing the price of cottons. The subject having come up in the House of Commons recently, Sir John Thompson intimated that if the prices of cotton were raised to the consumer, the tariff would not be maintained to render possible such an abuse of it as would be an attempt to exact rates which could not have been got under the competition of the companies as they previously existed. This is a tolerably clear intimation to those who thought that having formed the combines they could with the assistance of the tariff maintain prices at an abnormally high figure. However, almost all that is possible is for the cotton trade to economize in its costs of business management, for some mills to devote themselves entirely to the production of specialties and in this way produce them to greater advantage. If the Government means what Sir John Thompson says, consumers of cotton need have little fear of having to pay more for them.

The total assurance in force reported in 1890 by the regular life companies of France was \$27,800,000 and of this amount all but \$23,000,000 was on the ordinary or continued life plan. This shows a percentage of other than ordinary life to total assurance of 3.76 per cent. The percentage of other than ordinary and limited payment life among the British companies was 11.55 per cent. of the whole assurance in force. As the greater part of this other assurance in both countries is on the endowment plan in some form, the difference is worthy of note.

## POLITICAL RUMORS.

Recently the name of Premier Robson has been associated with the Lieutenant-Governorship of the province. Whatever there may or may not be in the story, it seems to have had a sort of semi-official sanction from Ottawa. Besides, local politicians appear to have set some store by the announcement, and the subject of possible political combinations has been freely talked over. Several new Cabinet slates have been canvassed, among them one which may be termed the Davie-Higgins association, another the Turner-Wilson, and still another having Mr. Pooley as its figure head. Not being directly concerned in the business of forming administrations, it might be very possibly said that we are not posted, still we mention the matter for what it may be worth.

## ALEXANDER MACKENZIE.

The amount of physical vitality displayed by some of the public men of this country is remarkable. In their full vigor—intellectual and physical—it was hard to down either the late Sir John A. Macdonald or his principal and most honorable rival, the Hon. Alexander Mackenzie. For long they both waged protracted conflicts with the King of Terrors; they fought gallant fights in their last controversy; but, all to no purpose, and the survivor of them, Hon. Alexander Mackenzie, succumbed on Sunday morning. He was a remarkable man, who, realizing that there was always plenty of room at the top, had climbed life's ladder from almost its lowest rung to within a very short distance of its summit.

He has been spoken of by some contemptuously, and by others with due respect and honor, as Canada's workman premier, for he had labored as an artisan in his earlier days, and in his mature ones had been invited by Her Majesty to intimate what it was possible for her to do for him. But, like the Shunamite woman of old, and the late John Bright, the great tribune of the masses, he preferred to dwell among his own people, and without any patent of social, political or royal preferment, he will be borne to the tomb as plain Alexander Mackenzie. He will thus illustrate, despite the importance of the positions he occupied and the great services he had rendered the Dominion, the truth emphasized by Job when he reflected upon the nakedness in which man came into the world and in which he took his departure from it.

It is not our mission to sketch the career of this prominent character in the political life of Canada. Unfortunately he for long failed to appreciate the importance of Canada's great western country, and, to some extent stood in the way of what, despite all obstacles, has proved to be its wonderful advancement. That he acted up to his convictions as to the needs and capabilities of the country, no one will deny, while it is more than probable that his unwillingness to do anything that might be considered rash secured the satisfactory completion of Canada's trans-continental railway quite as speedily and

possibly more substantially than if he—a thoroughly practical man—had not been there to continually interpose his own views, experience and information. When history comes to be written hereafter, it may possibly be demonstrated more conclusively than ever how sincere and how earnest were the desires of this great man to have the best interests of the entire Dominion subserved and protected.

## EDITORIAL NOTES.

CANADIAN cheese, appears, according to official reports from England, to be better esteemed than ever. It has held its own in the great market centering in the world's metropolitan country.

THE amount at risk last year in Canadian life offices reached \$148,000,000, and the premiums \$4,000,000. This shows a considerable and as events have shown a well-deserved confidence in Canadian life insurance offices, and must be eminently satisfactory to those who are connected with them.

THE three well-known cattle firms of Armour, Swift and Morris, of Chicago, who control over half the cattle trade centering in that place, have combined with the Union Stockyards Company, and therefore the consumers in the United States have every reason to expect that up will go the price of beef.

PRIVATE letters from representatives of Quebec timber firms now in Great Britain report the outlook of the trade for next summer as very good. A large quantity of timber and deals for delivery during the coming season has already been disposed of, and the European markets seem to be in a fairly healthy condition.

It will be gratifying to many travellers between Victoria and Nanaimo to be informed that the company propose to make many improvements on the track of the E. and N. Railway. The filling in of some of the canons over which the road passes will be very gratifying news to many people who on their journeys have been accustomed to survey the abysses with alarm and to speculate as to their chances in the event of casualties. Whatever may be done by the company in the way of improvements to the roadway will be highly appreciated.

BRITISH Columbia fishermen—particularly those engaged in the catch of salmon and halibut—must be highly gratified by the extension of the market which they aim to supply with the fresh article. Indeed, as far as the Fraser River industry is concerned, they appear to have a demand from the East that will more than make up for the decreased consumption by the canning establishments. This is most encouraging to one section of the interested parties, while the cannery who concluded to lessen their production will in no way be more disadvantaged than they had expected to be.

THE danger of delay is well but expensively demonstrated in the recent experience of the city of Montreal. The well known and extensive Bonsecours Market

was seriously damaged by fire, on a recent Sunday, on the Thursday preceding which after long delays and protracted discussion the council had resolved to again insure its various properties on which it had been the practice for some time previous to hold no policies. In the interval between the Thursday and Sunday, it had not been deemed necessary, if indeed, practicable, to take out the insurance and thus, despite the excellent intentions of the city fathers, the city was made a serious sufferer.

A CONTEMPORARY draws attention to a case which well illustrates the folly of a retail country dealer buying parcels of goods on credit from too many different persons. A merchant on a small scale in an Ontario town, whose assets are placed at \$9,000, owes only \$6,000, but owes it to "forty-two" different creditors, in various places. The dealer, through slack collections, fell behind in payments. An impatient creditor sued him, and the moment the writ was issued—and published—other creditors came down on him too. The result is failure. It is observed that if he had six or eight creditors instead of forty-two, he could probably have got the time he needed, as he showed a fair surplus.

## PROVINCIAL TRADE NOTES.

G. B. Wright has been appointed managing director of the Ainsworth Land and Improvement Company.

Mr. Stirsky, sr., the New Westminster jeweller, will go to Nelson shortly, contemplating going into business there.

The Galena Trading Company are opening general hardware stores at Nelson and Pilot Bay. Mr. H. Byers is manager.

There is a large quantity of snow in the Slocan country, which renders the district very hard to reach, and will make it difficult of access until the end of May.

Carney & Barrett's store at Nelson has been destroyed by fire. Everything, including the books, perished in the flames, and the loss, which is covered by insurance, is estimated at between \$7,000 and \$8,000.

The Nanaimo Free Press says that the New Vancouver Coal Company has struck the lower seam on Protection Island, and found it four feet thick, of superb quality—roof and floor excellent. The value of this discovery to the company cannot be over-estimated.

Deputy Sheriff T. J. Armstrong has seized the merchandise in the store-room of Gordon & Co., the shoe dealers, New Westminster, under execution of the Supreme Court. Mr. Joseph Wintemute held a mortgage on the stock, upon which claim the sheriff interpleaded and locked the store.

The Edinburgh American Land Mortgage Company, Limited, (Foreign), with a capital stock of £200,000, has been registered in British Columbia. The headquarters of the company will be at Vancouver, and they purpose carrying on a general land mortgage business upon both Canadian and American realty security.

## THE CANADIAN NORTHWEST.

Judging from appearances, there is going to be a big influx of settlers into the Canadian Northwest this year, the already large numbers who have gone in being, it is expected, the precursors of the biggest movement of the kind that has occurred in the history of the country. Many of these people, in fact most of them so far, have come from the Province of Ontario, and are of a class that is, from its actual experience of farming conditions, well fitted to turn to the best advantage the facilities that are offered by the Territories. To develop these, it will have been noticed that the Dominion Government is making special endeavors, and we are well pleased to see that our own people are taking advantage of the favorable natural conditions that exist in what is an immense region of the richest description that is practically undeveloped and is possessed of boundless possibilities.

## CLOSING AT NOON.

Over in Liverpool, the grocers are agitating a movement for closing their stores for an hour each day at noon. They argue that the grocer and his clerks are just as much entitled to the hour as other merchants and laborers, and that in a little time the people of the community would adjust themselves to the arrangement and nobody be any the worse in the long run.

In commenting on this suggestion, the *New England Grocer* remarks that while this may be an innovation in Liverpool, that in Switzerland most of the stores are closed from 12 to 2, while in Bermuda the proprietor of a store shuts it up whenever he feels like it, or whenever he happens to have any business calling him elsewhere.

Of course, remarks the *Dominion Grocer*, this is very much like a great many business customs that have grown up through long-continued usage, and which in time come to be accepted without question. It belongs to the same category as the question of long or short hours, and must be decided principally by the local influences which are found bearing on the case. In the rural districts and the smaller towns, the rule is that the less business there is to do the longer time it takes to do it. Where the leisurely village ways prevail, under which, no matter how light the task, it requires all day to do it, the plan might be generally adopted without serious objection on the part of the customers. But in the principal towns and cities it can hardly be made to work. The grocery store is, of all others, an emergency store. The hour of the noon-day meal is the time when unexpected wants are most apt to appear, and these must be met at the grocery store. Even if a few dealers should adopt the custom, there would be enough who would not, to make anything like unanimity practically impossible. Neither would it do any good to abuse the men who refused to conform to the custom. As long as competition in all lines continues so keen, and human nature remains as it is, we must be content to see men in the same line of trade taking the most diverse views as to what is really to their own best interests.

The *Toledo Business World*, whose

comments these are, puts the case very clearly. There is less chance of any such innovation receiving favor, either with public or with the grocers, than with the early closing movement, which has, more or less, been prominent for years. Liverpool grocers, from all accounts, have more faith in their unanimity than is possessed by their confreres on this side. What we want to see is the earlier closing in the evening, and we think such a practice would satisfy the workers in grocery stores pretty fully.

## POINTS FOR TRAVELING MEN.

Honesty is the best policy. This proverb has come down to us with the indorsement of the ages. It has also varied applications. At this place I would impress its applicability in the matter of the statements of the traveler to his prospective customer. The benefit resulting from the boasting of large sales is very problematical, to say the least. The customer is not likely to be induced to buy any more than he wants by any such devices, and their only effect on the sensible man is to make the boaster ridiculous in his eyes. It does not take much power of discernment to see that his purpose in resorting to them is to add to his own importance. A good memory is said to be essential to the successful liar, and this sort of boasting is not so much unlike lying as to make the good memory unnecessary. A ludicrous illustration of this matter was recently related. A traveler who was given to boasting of his large sales, and who was suspected of drawing somewhat on his imagination for his facts, was indulging his propensity in the presence of a company of fellow-travelers, one of whom quietly took notes of the figures as he gave them. The result was that he not only lost the respect of his companions, out the circumstance having been reported outside, he became the butt of ridicule among his customers.

Occasionally a traveler gets too big for his position, and attempts to bolster himself up by claiming to have a proprietary interest in the house, that he is none of your common, every day "travelers," but that he is a sort of a "special," and is just out taking a look over the trade, as it were, and as a rule makes only the larger towns. He, perhaps, imagines that this sort of talk raises him in the estimation of the customer; it doesn't, however. The chances are, moreover, that some rival will give him away, and, thus stripped of his borrowed plumage, his influence is very much impaired. The traveler must never feel above his business. When he is attacked with this species of big head, it is high time his services were dispensed with.—*The Traveling Salesman*.

Mr. Mowat's bill restricting the sale of tobacco to minors has become law.

The Bank of England has reduced its rate of discount from 3 per cent to 2½ per cent.

The hotelkeepers of London, Ont., are fighting the by-law reducing the number of licenses.

The maple sugar crop in Vermont this year is but one-quarter of an average, and means a loss of \$1,000,000 to the farmers.

## COLLOQUIAL NAMES FOR SHIPS.

As opposed to "cutter" and "clipper," legitimate class names of vessels, from their cutting and clipping the water, the title of "bruisewater" is applied to a bluff-bowed vessel, one that bruises or breaks the water, with which compare French "*briser*," to dash or break as waves, "*brisants*," breakers. This action upon the water recalls the suggested connection between "sloop" and "slip," "skute" and "skud" or "shoot" and "schooner" and "scoon." Wet vessels, that take much water on deck, are known as "diving bells" from their plunging into the waves instead of riding over them. A vessel that pitches heavily is called a "pile-driver"—another term that can be appreciated only by those who have felt such pounding, well described in German as "*stampfreiten*," to pitch when riding at anchor. A lighter degree of somewhat the same kind of movement seems to be the source of the legitimate terms "skip-jack" and "dandy," applied to light, speedy vessels. "Tea-wagon," formerly applied to ships of the East India Company, from their usual cargo, is a colloquial example of the large class of ship names referring to cargo and trade. The wagon idea appears again in "wheel-barrow," and applied to steamboats having a large stern paddle wheel, which gives it a general appearance, fully justifying the name. In allusion to their characteristic shape, the canal-boatman calls his boat a "chunker" and the sections of it "boxes." Under the same idea "butter-box" was formerly applied in England to a beamy trading vessel. The ship as a box is regularly exemplified by German "*buse*," Dutch "*buys*," Spanish "*buca*" and English "buss," a kind of fishing boat. So "monitor" and "unaboat," originally proper names, are now names of kinds of vessels. In nautical nomenclature, "ship" and "bark" have particular technical meanings, though their almost indiscriminate use ashore, and such compounds as "shipmate," "embark," and the like, perhaps indicate that formerly their meanings were more general. "Bark," however, is used for any kind of a vessel by the poets, doubtless, owing to its convenience for rhyme, and the sailor familiarly, affectionately and perhaps no less poetically, applies the diminutive "barkie" to a favorite vessel or that to which he belongs. Indeed, "vessels," though too comprehensive, is the only term strictly applicable to any kind of craft—except the very term just slipped from the pen. Anything intended to float and move by pole, oar, sail or steam, is known to the sailor as "craft." Resorting again to analogy, as French "*batiment*" is a building and particularly a vessel, and if "craft" is from Anglo-Saxon "*cræftan*," to build, the "guess" that "frigate" is from Latin "*fabricata*" (*sc. navis*) is worthy of consideration. Tacitus uses the Latin word in reference to shipbuilding in *Annales* 14 29: "*Paulinus Suetonius naves fabricatur*."—*American Notes and Queries*.

The cholera epidemic is abating at Herat, Afghanistan.

Hamilton's rate of assessment has been cut down from 20 to 18½ mills.

## A LIFE INSURANCE SCHEME.

A novel idea in the way of life insurance has just been put into practice by a Manchester boot and shoe firm. It consists in presenting to every man in their employ who can pass the necessary medical examination, a paid up life insurance policy of not less than a \$1,000 for three months. The firm called the men together, one day, at the factory and put the idea before them in such a way as to make it thoroughly understood. The majority of the men at once endorsed the firm's proposition and stated their readiness to accept it. Since then there have been policies written on about 75 employes, including salesmen and the members of the firm. Messrs. Perkins and Joyce, the firm in question, are both enthusiastic over the life insurance idea and are willing to start their employees upon it in order that the latter may perceive the benefits to be derived. When the policies expire for which the firm have paid, it is to be expected that the holders will continue them on their own responsibility. If only a portion of them should do so it would prove the excellence of the firm's idea. The probability is, however, that all or nearly all will take advantage of the start which has been given them in life insurance and keep themselves insured thereafter.

## INSURE YOUR STOCK.

The *Monetary Times* says it is a curious mental trait, common to most people, that when considering the possible coming of misfortune to his acquaintances or other persons in the community, a man rarely thinks of his own possible share therein. If there be an epidemic disease prevalent, and yards or lanes be foul, one will say, "How sad if Mrs. A. should lose her child." If fires have been rife, and losses by burning are reported, a merchant will say, indignantly: "I wonder at B. carrying no insurance; he took an awful risk with his big stock, and no wonder he now makes a loss." Then we have heard very good people, sensible people, church-going people, cry out: "My, my! there is poor C., who has just broken his leg, and will not be able to do anything for six weeks, perhaps three months—and yet he carried no accident insurance, and him a man with a family. Dear, dear! it is flying in the face of Providence."

Now, in all these cases the very persons who were so ready to think of possible mishaps to other people, or to condemn their causes, leave themselves out of the calculation. They will not admit that they themselves are guilty of the very sort of negligence which they blame in other people. A man is apt to reason in this wise: "Lightning will never kill me, though it did kill Jones; my premises are never going to take fire accidentally—see how clean and neat I keep them compared with Smith; diphtheria will never get a hold of my family—I look after my drains and my kitchen sink, and burn all my refuse. I wouldn't wonder, however, but those of poor Robinson will suffer."

We should like to arouse certain persons doing business as country merchants, and they are not few, to a personal application of such reflections in the matter of fire in-

surance. There have come under our notice of late several instances of serious financial embarrassment arising from lack of insurance. One man who owes some \$12,000 and has next to no capital, carried \$2,500 insurance. Has this man no sense of moral obligation to his creditors when he takes the chances of \$2,500 paying \$12,000? Another man who has \$1,000 capital and carried a stock of \$3,000, was utterly burned out without any insurance. And now he is beggared and his creditors must suffer a loss, all because of his negligence, or of his foolish confidence that "he would never burn out."

Fire insurance is necessary in every business. A payment of premium for such protection is a legitimate item in the expenses of every merchant. The man who is too niggardly to pay for fire indemnity should go out of business. It is folly to say, "I have capital of my own, and am independent." Such a view is shortsighted. It is not the fact. No man can live to himself—though may seem disposed to try.

## MERCHANTS' TAXES.

The bill proposing to change the basis of taxation for merchants from capital to net income, has unfortunately met with a colder reception in the Ontario Legislature than its friends expected, and as a result of the report of the Municipal Committee, was withdrawn. The argument that appeared to prevail most against the measure was that of J. K. Kerr, speaking for a deputation from the city Ratepayers' Association. He said that if the bill passed it would be unjust to real estate owners, and also to those who invested in municipal debentures, on the understanding that there would not be any radical change in the basis of assessment. Such a change as proposed would, he held, militate against the value of municipal securities. There appeared to be an opinion among some of the members of the committee that the bill would have too disturbing an effect upon the whole assessment law, and that this should be looked into before the bill was recommended to the House. The breadth of the general assessment question, it was felt, entitled it to a session of the legislature for its special consideration. Some members appeared to be so little acquainted with the question that they regarded it as a move in the direction of exemption. It is to be hoped that the principle of the measure will receive fairer treatment next year.—*The Canadian Grocer.*

Ten thousand acres of the Fennetrop Forest, Germany, have been destroyed by fire.

The woolen mill operatives at Prague have gone on strike, and have assumed a menacing attitude.

The United States has given the Italian Government \$15,000 for distribution among the victims of the families of the New Orleans lynching.

A meeting of wool manufacturers has been held in New York, the object being to secure from the Chicago Columbian Exposition the requisite amount of space for the display of American goods.

## CLAIMS IN DISPUTE.

A special from Conconully to the Spokane *Spokesman* contains the following:—According to the conditions of the Act of 1886 throwing this country open to settlement, the land was only to be taken as homesteads or mineral claims. Some controversy having arisen between the homesteaders and miners as to ownership of land, that is good for agricultural purposes, the homesteaders are now having the land surveyed, and intend taking the case to the May term of court for a decision as to who are entitled to the ground. The farmers claim the miners are infringing by taking bottom land that contains no mineral, and the miners claim that true fissure veins traverse their locations, running across the low lands to the hills beyond. The farmers are determined to test the validity of the miners' claims by filing adverse claims. It will probably go to the secretary of the interior for a final decision, and no matter what the decision is, the case will be watched with interest by the residents of this county.

## HOW TO ARRANGE GOODS FOR SALE

The best order of arrangement of collars and cuffs, in fact any boxed goods known by names or brands, is in alphabetical order, from left to right horizontally.

Classify hosiery by colors, the solids, the fancies, etc., and arrange by sizes in the alphabetical order, but graduate prices from highest at top down to lowest prices, which should be on the bottom shelf, always.

The same order should be observed in underwear and in shirts, dress or negligee.

Gloves should be classified by materials and also by colors, as far as practicable, and arranged on shelves, if kept on them, in alphabetical order as to size. If kept in show cases, regular order is hardly practicable or necessary, as the boxes are usually kept open to show colors and strengthen the effect of the ensemble.

Handkerchiefs are best kept and more effectively displayed in boxes housed in show cases. The nature of their borders, whether self or fancy colored, can be seen through the glass, and when the customer desires to acquaint himself with their texture, the boxes may be taken out for inspection and easily replaced.

The most convenient way to handle neckwear is to keep it displayed in show-cases and, if the trade is large enough to warrant it, to fill the cases with all one-priced goods regardless of shape, color, or previous condition. Of course, if it be an immense stock and includes all popular shapes, these may be classified and kept so that each showcase may present any one shape, which may be of all colors and figure designs.

Serious fires are reported from Bohemia.

The Philadelphia sugar trust has closed down the Spreckel's refinery in that city.

European steamship lines announce an advance in steerage passenger rates from Europe of \$3 a passenger.

A stock company has been organized for the purpose of introducing an invention which, it is claimed, will eventually do away with the telephone girl.

THE COMMERCIAL JOURNAL'S SHIPPING LIST.

BRITISH COLUMBIA SALMON FLEET 1891-2.

Table with columns: FLAG, NAME, TNS, MASTER, SAILED, FROM, FOR, CASES, VALUE, ARRIVED. Lists various vessels and their routes.

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.

Table with columns: FLAG, NAME, TNS, MASTER, SAILED, FROM, FOR, CARGO FT., VALUE, ARRIVED, RATE. Detailed list of lumber vessels.

A-Also 340,900 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 387,871 feet rough lumber, 39,668 feet dressed lumber, and 357 bundles laths. D-Composed of 23,355 feet dressed and 841,799 feet rough, also 22,916 feet pickets and 231,210 feet laths. E-Also 2,875 bundles laths. F-Composed of 1,114,298 feet rough, 80,580 feet t & g flooring, 21,000 feet box shooks, (5,000 boxes). G-Also 1,078 bundles pickets, 1,416 bundles laths. H-Also 1,715 bundles laths. I-Also 63,078 feet t & g flooring. J-47,059 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 1,033 bundles laths and 463 bundles pickets; deck load 72,032 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 76,879 feet. Q-Also 139,164 t & g flooring, 1,429 bundles laths and 47 spurs, deck load 11,942 feet. R-Composed of 484,988 feet rough and 128,304 feet flooring; deck load 53,729 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 245,886 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 56,000 feet lath. Z-Deck load 32,366 feet rough. AA-Also 148,000 feet rough. BB-Also 932 bds lath. CC-Composed of 15,684 ft T G flooring, 159,453 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.

Table with columns: FLAG, NAME, TNS, MASTER, SAILED, FROM, FOR, CARGO FT., VALUE, ARRIVED, RATE. Lists lumber vessels for 1892.

A-Also 2,339 bds lath and 5,530 bds pickets. B-Also 41,130 ft pickets and 913 bds laths. C-Also 38,741 ft t and g flooring. D-Also 1,033 bds laths. E-Also 157,070 ft t & g flooring and 53 bds laths. F-Also 8,230 ft pickets and 127,170 laths. G-Also 61,933 feet pickets and 23,020 feet laths. H-Also 49,846 feet t & g flooring and 1,015 bundles laths. J-Also 183,491 feet t & g flooring. I-Also 204,913 feet t & g flooring.



# THE COMMERCIAL JOURNAL'S SHIPPING LIST.

## VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYR OUT.
Br bark	Lizzie Bell	1036	Edwards	Sept. 28	A Liverpool	Victoria	R. P. Rithet & Co. (Limited)	206
Br bark	Ariadno	1167	Croot	November 28	C London	Victoria	Robt. Ward & Co. (Limited)	143
Br bark	Irving	665	Jones	Nov. 28	D Liverpool	Victoria	Turner Becton & Co.	143
Br bark	Hanfshiro	899	McDonald	Dec. 18	E Liverpool	Vancouver	Bell-Irving & Paterson	123
Br ss	Bushmills	1588	Denning	April 13	F Liverpool	Vancouver	Baker Bros. & Co. (ld)	6
Br ship	Ben Nevis	1061	Eldell	Feb. 13	B Glasgow	Vancouver	C. Gardiner Johnson & Co.	66
Br bark	Martha Fisher	811	Lee	Feb. 27	L Liverpool	Victoria	R. P. Rithet & Co (Ltd)	52
Ger ss	Romulus	1722	Rerondt		Q Hong Kong	Victoria	F. C. Davidgo & Co.	
Br bark	Fernbank	1350	Boyd		R Glasgow	Vancouver	Bell-Irving & Paterson	
Br ss	Empress of Japan	3003	Lee	Mar. 29	J Kong Kong	Vancouver	C. P. S. S. Co.	21
Br bark	Chill	678	McKenzie		U London	Victoria	Turner, Becton & Co.	
Nor. bark	Ingrid	1363	Olsen		I San Diego	Vancouver		
Ital. bark	Eritrea	779	Olivaro		P Valparaiso	Burrard Inlet	R. P. Rithet & Co. Ltd	
Br ss	Empress of China	3003	Fillett	April 16	H Hong Kong	Vancouver	C. P. S. S. Co.	3
Br ship	Earl Granville	1149	Flack	April 14	L San Francisco	Cowichan	Robt. Ward & Co. (Ltd)	5
Br ship	Burnah	1617	Nowcombe	April 7	K San Francisco	Burrard Inlet	R. P. Rithet & Co. Ltd	12
Ger bark	Pulawan	854	Van Hauvel	Feb 29	M Newcastle	Vancouver		50
Br ship	Crown of Denmark	2025	Smith	April 9	T San Francisco	Vancouver		10
Nor. bark	Ursus Minor	603	Johnson	April 9	U San Diego	Now West'mr.		10
Chil ship	Emma Luisa	1480	Seascoc	Feb. 26	Valparaiso	Victoria		53

K—Lumber to Valparaiso at 35s. M—Via San Francisco for lumber to West Coast. I—Chartered to load lumber for M., A. or P. P. at 46s 3d. A—Spoken Oct. 8, lat. 46 N. long 10 W., Feb. 3, 90 miles Northwest of Valparaiso with cabin on fire, captain and first mate sick, Feb. 9, at Coquimbo for medical aid, sailed again February 21. T—Lumber to Melbourne at 37s 6d. 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. Q—Via Portland, under charter to J. Rosenfeld's Sons. R—To sail May 10. L—Chartered to load lumber for United Kingdom at 62s 6d.

### SHIPPING INTELLIGENCE.

The Argyleshire was towed to Whatcom, April 7, from Port Townsend.

The Chilean ship Atacama, from Vancouver, December 15, with a cargo of umber, arrived at Valparaiso, Feb. 25.

The American barkentine Willie R. Hume arrived at Port Townsend, April 11, 39 days from Callao. She is awaiting orders.

The Norwegian bark Fritzoë, 1,078 tons, Capt. Rolfsen, from San Francisco April 4, arrived at Victoria April 16. She will load lumber at Chemainus for Melbourne.

The British bark Fernbank, about 1400 tons, Capt. Boyd, on the way from Glasgow to Vancouver, is reported under charter to Balfour, Guthrie & Co., to load on Puget Sound.

The British ship Earl Granville, 1,149 tons, Capt. Flack, sailed from San Francisco, April 14, for Victoria. She is chartered to load lumber at Cowichan for the United Kingdom.

The steamship Batavia, 1,028 tons, Capt. Hill, of the Upton Line, arrived April 15 from Hong Kong March 8, via Yokohama March 22, and Honolulu April 4. Her cargo comprised 1,150 tons Oriental merchandise, of which 68 tons were for Victoria. The remainder is for shipment overland by the Union Pacific from Portland. She had 8 cabin passengers and 165 Japs for Portland. The passage was very pleasant until within a couple of days from port, when rough weather was experienced. A heavy south-east gale caught up to them, and the seas ran very high. The Batavia sailed April 16 for Portland.

The branch Hydrographic Office at San Francisco reports the following:—Chile,

Chiloe Island, Chacao Narrows, position of Topaze Rock, non-existence of bell buoy on Guillermo Rock; Chile, Reloncavi Sound, Puerto Montt, position of harbor light and landing pier; China, Hong Kong approach, Green Island light, amended position and arc of obscurity; New Jersey, Delaware River, Goose Island Flat, middle buoy discontinued.

The British steamer Bushmills, 1,588 tons, Capt. Denning, sailed from Glasgow April 5, and from Liverpool April 13, with a large general cargo for Victoria, Vancouver and New Westminster, consigned to Baker Bros. & Co., Ltd., Vancouver. This makes the third steamer loaded by their Liverpool house for British Columbia ports, and it is intended to follow her with others at regular intervals. Baker Bros. & Co., Ltd., deserve every encouragement in their efforts to establish a regular steam service from the old country to this, and it is a modern step in the right direction.

### FREIGHTS.

Lumber freights from British Columbia or Puget Sound are unchanged, with the exception of Shanghai and Yokohama, which show a decline. 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.

It is no longer possible to charter grain vessels at San Francisco at the excessively low rates lately ruling and the near proximity of next season makes owners firm in their views. The British ship Narcissus, 1,270 tons, which has been chartered at 21s to Cork with usual options but without the usual deductions of 2s 6d for direct port, is a fair indication of the market.

### VESSELS IN PORT.

(April 18, 1892.)

#### VICTORIA.

Nor. bark Dominion, 1,256 tons.  
Br. bark Thermopylae, 948 tons, Capt. Winchester, arrived March 23 from Bangkok, discharging paddy, Victoria Rice Mills consignees. To load lumber at Vancouver for Japan ports.  
Nor. bark Fritzoë, 1,078 tons, Capt. Rolfsen, arrived April 16 from San Francisco. To load lumber at Chemainus for Melbourne.

#### VANCOUVER.

Br. ship Riversdale, 1,453 tons, Capt. Finlayson, arrived Feb. 27, loading for Sydney.  
Br. bark Craigend, 2,218 tons, Capt. Lewthwaite, arrived Feb. 28, loaded for Iquiqui and Callao.  
Br. bark Mistletoe, 821 tons, Capt. Smith, arrived Feb. 25, loading lumber for Wilmington, Del.  
Br. bark Toboggan, 676 tons, Capt. Porter, arrived April 2 from Callao, lumber for Wilmington, Del.

#### CHEMAINUS.

Am. bark Colorado, 1,036 tons, Capt. Gibson, arrived Feb. 22, laid up.

#### NANAIMO.

#### NKW V. C. CO'S SHIPPING.

Am. ship Wm. F. Babcock, 2,029 tons Capt. Graham, loading.  
Am. bark Oregon, 1,364 tons, Capt. Slater, waiting to load.  
Am. bark Majestic, 1,117 tons, Capt. Lorentzen, waiting to load.

#### EAST WELLINGTON SHIPPING.

Am. ss. Empire, 526 tons, Capt. Moe, loading.

#### RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	3	3,382
Vancouver	4	5,168
Nanaimo	4	5,086
Chemainus	1	1,036
Total	12	14,522



*The Largest Factory of its Kind  
in the Dominion.*

## LION 'L' BRAND Pure Vinegars,

Manufactured Solely under the Super-  
vision of the Inland Revenue Dept.  
Mixed Pickles, Jams, Jellies  
and Preserves

—PREPARED BY—

**Michel Lefebvre & Co  
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