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- Harlock Packing Co's Brand.

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- Standard Packing Co., Skeena River, Neptune Brand.
- Skeena Packing Co., Skeena River, "Diamond C" Brand.
- Lowe Inlet Packing Co., Lowe Inlet, "Diamond C" Brand.
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Giant Powder Co., Works: Cadboro Bay, all grades of Giant Powder an
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Pacific Coast Steamship Co's line of Steamers between Victoria and San Francisco

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ESTABLISHED 1871.

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Cash security given if required, and satisfaction guaranteed.

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Vancouver.

British Columbia.

TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE,
Tuesday Morning, July 19.
VICTORIA.

Naturally the prevalence of smallpox in Victoria has had a depressing effect on business. With the exception of the drug trade, every line has suffered, more or less, and if it were not for the fact that the spread of the disease is believed to have been effectually checked, the outlook for the remainder of the season would be dismal indeed. However, the determined attitude of the Provincial authorities, and the assistance they are receiving from the citizens, justifies the belief that within a week or so the trouble will have passed away and business will have resumed its normal condition. Just now, the future has a bright side, inasmuch as several enterprises are in contemplation which will cause a large amount of money to be circulated throughout the city. Conservative business do not hesitate in saying that Victoria may see her best autumn season in this year of 1892.

The receipts of fruits and vegetables from San Francisco, by the last two steamers, show a considerable falling off.

It is said that the principal sealers will ship their catches of seal skins to the London market and put them up at auction. The prices now being offered by American buyers are considered too low.

DRUGS.

Business with the city trade has been very active lately, principally in the line of disinfectants. Outside business continues steady, with no improvement in collections. The general markets have continued unusually dull. Strong competition among the eastern houses have kept down prices in many of the leading lines. The crop of Canada balsam will probably be short, on account of continued wet weather. Cas-cara Sagrada bark continues low in price. Cubeb berries are selling freely at slightly easier figures. Price of ergot is well maintained. Gum shellac is firm at advancing figures. There is an advance in insect powder, probably on account of heavy demand. The new crop of belladonna leaves is quoted high. Senna leaves have further advanced. Lime juice is reported scarce this season and steadily advancing. In essential oils, eucalyptus has fallen to about its normal value. The prices of lemon and orange are fairly well maintained. Forpeppermint, higher prices are expected. In expressed oils E. I. castor is bringing rather better figures. New Norwegian cod liver oil is reported short, and higher prices are quoted in Norway. New olive oil has arrived at moderate prices. Opium is decidedly firm, and reports of the new crop are favorable. Ginger root is dearer. Ipecac firm. Rio commands good figures. Rhubarb, prices of all grades are higher as stocks are diminishing. Canary seed is still dear, and carraways are scarce and dearer.

In chemicals, citric and tartaric acid are decidedly firmer at advancing rates. The price of anti-pyrine has been advanced by makers. Camphor much firmer; report of a combination of English and continental refiners. Cocaine, prices again reduced

by manufacturers. Cream of tartar is reported flat at about previous figures. Menthol is much higher in Japan. Morphia firmer; makers ask an advance. Quinine is firmer at better figures. Quicksilver is dearer. English mercurials have been marked up.

FLOUR AND FEED.

Snowflake flour is said to be entirely out of the market, the supply having run out on account of the closing down of the mills. A slight reduction is noted in wheat, which is now quoted \$2 per ton cheaper. All other quotations are unaltered.

The Portland Commercial Review says: "The flour price list remains practically unchanged. Standard brands being quoted at \$4.10 per bbl., and other grades from \$3 to \$3.75. The demand may be regarded as good both locally and for export. Oats—Prices have yielded 1c to 2c per bush., quotations now being 44c to 45c per bush. Advances as to new crop indicate the yield will fall short of an average and the crop a small one. It is, therefore, the opinion of many dealers that while prices may decline at present there will be a reaction later. Millstuffs—Both bran and shorts are very steady, the output being barely sufficient to meet the wants of this and surrounding localities. Bran hold at \$19 and shorts at \$22 per ton."

The Columbia Flouring Mills quote:
Enderby flour in carload lots:

Premier.....	\$5 40
XXX.....	5 30
Strong Bakers or XX.....	5 00
Superfino.....	4 00
Quotations to the trade are:	
Delta, Victoria mills.....	\$ 5 25 @ 0 00
Lion, " ".....	5 25 @ 0 00
Premier, Enderby mills.....	5 75 @ 0 00
XXX, " ".....	5 55 @ 0 00
XX, " ".....	5 25 @ 5 50
Superfine, " ".....	4 25 @ 4 50
Ogilvie's Hungarian.....	5 85 @ 0 00
" Strong Bakers.....	5 45 @ 0 00
H. B. C. Fort Garry Hungarian..	5 85 @ 0 00
Benton County, Oregon.....	5 50 @ 0 00
Snowflake.....	0 00 @ 0 00
Portland Roller.....	5 50 @ 0 00
Royal.....	5 35 @ 0 00
Wheat, per ton.....	33 00 @ 25 00
Oats.....	30 00 @ 32 50
Oil cake meal.....	35 00 @ 00 00
Chop feed.....	30 00 @ 00 00
Shorts.....	28 00 @ 30 00
Bran.....	25 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 00 @ 0 00
" " Chop feed.....	30 00 @ 0 00
California oatmeal.....	4 35 @ 0 00
California rolled oats.....	3 85 @ 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 from San Francisco by City of Puebla, July 16, for Victoria, consisted of 9 cases, containing 1,000 lbs. Prices of butter on the whole are steady at previous quotations. Manitoba dairy selected is generally

quoted at 10c, while some of the choice makes are held for 20c. Eastern creamery is now held at 25c in tubs, and 20c in tins. American canned meats show an advance. It is said outside packers have discontinued packing, though they have some stocks on hand which they are selling at lower prices than are being asked for standard brands. When these stocks are gone higher prices are looked for. Futures of California canned fruits are selling well, but packers are not disposed to name prices, preferring to take the chances of the market for higher values. A heavy shortage is reported from Maryland in the peach crop, which will cause a heavy demand for California peaches.

Pendray's Electric Soap is meeting with a large sale. An increasing demand is reported by Pendray & Co. from all parts of the province and from Calgary. This soap is quoted to the trade at prices which are lower than those asked for the imported article. It is guaranteed by the manufacturers equal in quality to any imported, being made from the finest ingredients obtainable by a thoroughly experienced soapmaker.

Butter—Eastern Creamery, tubs.....	25 @ 00
" " tins.....	26 @ 00
Manitoba Creamery, tubs.....	25½ @ 00
" Dairy choice.....	19 @ 20
" Cooking.....	10 @ 14
Cheese—Canadian, tubs.....	13 @ 14
California.....	16 @ 00
Eggs, doz.....	15 @ 18
Hams.....	14 @ 15
Breakfast bacon.....	14 @ 16
Short colls.....	11½ @ 13
Backs.....	13 @ 15
Dry Salt, long clear.....	11 @ 12½
Pure Lard, 50lbs.....	13 @ 13½
" 20lbs.....	00 @ 13½
Lard Compound.....	10½ @ 11½
Sugar—Jobbers' prices, ½ barrels and kegs in each case being ½c higher:	
Dry Granulated.....	5½
Extra C.....	5½
Fancy Yellow.....	5½
Golden C.....	4½
Syrups, per lb.....	3

SALMON.

All reports received from the Fraser River agree that the run so far is a poor one. One says the run is much the same as last year, and another says it is similar to the run of 1888 which, it is well known, was the lightest of late years. The prospects of the canneries filling all their tins this season seem rather gloomy up to date. The Beaver and Richmond canneries report 250 cases altogether. Private advices have been received reporting a good run in Beechy Bay last Saturday. These fish are expected in the Fraser this week. Some dealers are not quoting for Eastern shipment, in fact have withdrawn all quotations, being satisfied with the strength of the market to wait until they see how the fishing is going to turn out on the Fraser River. The Anglo-British Columbia Packing Co. shipped 1,300 cases from the Fraser River to Vancouver on July 11, which is the first Fraser River shipment of the season. The Martha Fisher, chartered to load salmon by R. P. Rithet & Co., arrived from Liverpool July 17. The British bark Glengarry, 802 tons, Capt. Davidson, now at Rio de Janeiro, has been chartered for salmon to the U. K. by Bell-Irving & Paterson for September-October loading.

FRUITS AND VEGETABLES.

The following are the receipts of California fruits and vegetables by steamship City of Puebla, July 16, from San Francisco: For Victoria—279 sacks potatoes, 126 ca apricots, 56 ca tomatoes, 9 ca cucumbers, 147 bxs apples, 114 bxs peaches, 87 bxs pears, 90 bxs plums, 57 bxs oranges, 7 bxs lemons, 7 crates bananas, 75 sacks onions, 1 sack coconuts, 2 bxs grapes, 10 ca nectarines, 1 ca cantelopes; total, 1,073. For Vancouver—587 sacks potatoes; 80 bxs plums, 128 bxs peaches, 75 bxs apricots, 4 ca cucumbers, 39 bxs tomatoes, 48 bxs apples, 61 bxs pears, 16 crates bananas, 21 sacks onions, 1 ca peppers; total, 1,060. Grand total, 2,133 packages. The receipts by the Walla Walla, July 6th, comprised 3,380 packages, and by the Umatilla, July 11th, they were 2,458 packages, which figures show a considerable falling off in the imports by the last two steamers. Oranges are slightly lower, and lemons a little higher. Plums, peaches, apples and grapes are a little higher. Tomatoes are slightly cheaper. New native potatoes are quoted at \$25 to \$30 per ton. Nectarines and cantelopes are in the market. Current quotations are as follows:—

Oranges—Santa Barbara.....	\$3 75 @	4 50
Tahiti Seedlings.....		
Riverside Seedlings.....	3 00 @	3 50
Lemons—California.....	5 90 @	6 00
Sicily.....	7 00 @	0 00
Bananas, crate.....	3 50 @	3 75
Plums, box.....	1 25 @	1 50
Apricots.....	1 00 @	1 25
Peaches.....	1 35 @	1 50
Pears—Bartlett, large boxes.....	2 50 @	0 00
Apples—Red Astracan.....	2 00 @	2 25
Grapes.....	2 50 @	2 75
Pine Apples, doz.....	5 00 @	0 00
Cocoanuts, doz.....	90 @	0 00
Potatoes—California.....	1 1/2 @	1 1/2
Local.....	1 1/2 @	1 1/2
Cabbage.....	2	
Onions—Red California.....	1 1/2 @	1 1/2
California Silverskins..	1 1/2 @	1 1/2
Tomatoes, bx.....	1 25 @	1 50
Cucumbers, bx.....	1 50 @	0 00

LUMBER.

There have been no clearances since last week. The Zebina Gowdy, 1,087 tons, Capt. Manning, arrived in Royal Roads June 17. She is under charter to load at Vancouver for Wilmington, Delaware. The Nineveh, now on the way from San Diego, is due shortly to load for Sydney on owners account. It is reported that the Morning Light, 1,316 tons, now on the way from Newcastle to Honolulu will, probably be chartered to load at Vancouver. The general situation remains unchanged, the shippers doing little if any fresh chartering.

Quotations for Douglas Fir Lumber 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

The Victoria Lumber Exchange quotes the following schedule of prices net at yard:

Rough merchantable lumber, per M.....	\$12 00
Double dressed and edged, per M.....	22 50
Single.....	20 00
No. 1 tongue and groove flooring, 1 x 4.....	22 50
Rough deck plank.....	14 00
Laths, per M.....	2 25
Shingles, common, per M.....	2 25
Eight per cent on all accounts over 30 days standing.	

INLAND REVENUE AND CUSTOMS.

(OFFICIAL REPORT.)

Vancouver Division—Comprising the Mainland of B. C.:

Spirits warehoused during June.....	3,846.00 p gals
“ ex-warehoused.....	3,071.61 “
Balance in bond.....	8,790.29 “
Tobacco warehoused.....	4,804 lbs
“ ex-warehouse d.....	6,695 “
Balance in bond.....	5,150 “
Malt warehoused.....	34,367 lbs
“ ex-warehoused.....	44,030 “
Balance in bond.....	27,005 “
Raw Leaf Tobacco warehoused.....	390 “
“ ex-warehoused.....	390 “
Cigars manufactured.....	111,400
Petroleum inspected.....	320 p gals
Collections for fiscal year ending June 30th, 1891.....	\$45,493 46
Collections for fiscal year ending June 30, 1892.....	\$90,963 75
Increase.....	\$45,470 29

NEW WESTMINSTER.

Statement showing imports and exports at the port of New Westminster during month of June, 1892:

IMPORTS FOR THE MONTH.

Dutiable.....	\$31,957 00
Free.....	10,857 00
Total imports.....	\$42,814 00
Duty collected.....	\$ 11,371 00
Other revenues.....	123 09
Total collections.....	\$ 11,494 09

EXPORTS FOR THE MONTH.

The mine.....	\$ 1,679 00
The fisheries.....	285 00
The Forest.....	139 00
Animals and Produce.....	1,171 00
Agricultural Products.....	26 00
Manufactures.....	1,623 00
Total exports.....	\$ 3,708 00

FOREIGN COAL SHIPMENTS.

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

NEW VANCOUVER COAL CO. SHIPMENTS.		
Date.	Vessel and Destination.	Tons.
8—	Tacoma, str, Port Townsend.....	23
11—	Wanderer, str, Port Townsend.....	44
11—	Wilna, bark, San Pedro.....	2,483
14—	Big Bonanza, ship, San Francisco.....	2,303
16—	Alaska, ship, San Francisco.....	2,124
16—	Batavia, str, China.....	500
16—	Queen, str., Port Townsend.....	500
Total.....		8,067

Toronto's revenue from the street railway franchise continues to increase. For June it amounted to \$6,039, and for the first half of the year it reached a total of \$30,267.

Bradstreet says: "Advices from Quebec give the provisions of a measure taxing business by means of which the province hopes to recuperate itself financially. It provides for annual taxes on manufacturers graded according to the amount of capital employed, and for licenses on almost every kind of shopkeeper and trader, whether wholesale or retail. This is a kind of legislative activity which is often found to be destructive in its effects. It is not a difficult thing to drive business away by taxing it."

The News says that there will probably be no state funeral on the arrival here of the body of Hon. John Robson, on account of the prevalence of smallpox. No arrangements whatever have yet been made for the funeral, and it will depend greatly upon the state of the city on its arrival whether it will be a public or a private affair. If the smallpox has abated and there is nothing to be feared from the gathering of a crowd, it will be public. If, on the other hand, the epidemic continues, it will be private and extremely quiet.

BUSINESS CHANGES.

Wm. Eckert, grocer, Victoria, is dead. W. R. Brown, of Brown Bros., grocers, Victoria, is dead.

W. W. Dickinson, butcher, New Westminster, has assigned.

A. G. Matthews, gunsmith, New Westminster, has resumed business.

Richards & Cuthbert, auctioneers, Victoria, have dissolved; Mr. Richards retires.

A. L. Draper, late of Vancouver, bought out the drug business of John Chipp, M.D., Vernon.

Pettingell & McCallum, Royal Saloon, Victoria, have dissolved; B. C. Pettingell continues.

Narcisse Parquette, general store, Donald, has assigned to David W. Bole, of Winnipeg.

The business of the Dominion Cartridge Co. has been absorbed by the Hamilton Powder Co.

Mechanics sawmill, New Westminster, notice of sale by sheriff of lands to satisfy judgment, on July 22.

Gilley Bros., livery and feed stables, New Westminster, advertises livery and hack business for sale by auction.

Mathers & Milligan, produce and commission merchants, New Westminster, have dissolved; S. Milligan retires.

W. Turnbull & Co., contractors, New Westminster, have made arrangements with their creditors to accept 50c on the dollar.

The estate of the John Doty Engine Co., valued at \$250,000, will be sold by auction. The creditors having failed to agree.

J. Mahrer has bought out McKinnell, Wolfe & Co., wholesale liquors, Nanaimo, and will continue under the firm style of Mahrer, Wolfe & Co.

Smith & Hague estate, groceries, Nanaimo, were jobbed off, and the baking business was bought in by Smith, who continue the same. The estate realized about 50c on the dollar.

PROVINCIAL TRADE NOTES.

There are now four hotels at Okanagan Mission—the St. John Hotel, the Renvoulin Hotel, the Kelowna House, and the Tom and Jerry House. The latter is the latest acquisition.

The C. P. R. Whatcom train service and the service of the Great Northern have been cancelled, owing to the prevalence of smallpox in the province. Only Eastern through passengers are allowed to pass over the Mission branch into Washington. No British Columbia travelers are allowed to cross the boundary.

The stockholders of the Western Investment Savings and Trust Co., Ltd., of Vancouver, have elected the following directors: E. E. Rand, Dr. J. T. Carroll, J. G. Woods and J. W. Wearts of Vancouver, Dr. G. L. Milne of Victoria, A. Haslam of Nanaimo, and Henry Elliott of New Westminster. The following are the officers of the company: E. E. Rand, president; Dr. Carroll, vice-president; J. W. Wearts, manager; McPhillips & Williams, solicitors.

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Alliance Assurance Company (Fire), England.

The British Columbia Fire Insurance Com-
pany, Victoria.The Great West Life Assurance Co., Winnipeg
and Victoria.The Royal Canadian Packing Company,
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THE GREAT WEST LIFE.

The organization of the Great West Life Assurance Company makes an epoch in the history of life insurance in this country. It is the first purely western company to enter the field. Its head offices will be located and all its funds will seek investment here. Its list of shareholders, as published, shows an array of names that would inspire confidence in the success of any enterprise upon which they might enter. It shows also that the idea of a home life insurance company for the west has met with the hearty approval and substantial support of all classes of the population. The total capital open for subscription has all been taken up, and twenty-five per cent. of the shares already paid in. A number of applications have been received in excess of the amount of stock placed upon the market, and it will be one of the first acts of the new directorate to decide whether they will accept further subscriptions of capital stock.

The new company claims to enter the insurance field, if necessarily as a rival to other companies, not as an unfair or an unworthy one; the instructions of the company to its agents that they apply for business on the merits of the Great West and not on the supposed demerits of other companies, will govern the management in all its business dealing.

The Board of Directors just elected contains the names of men well known to the public, as offering the best kind of guarantee that the company's business will be managed to the best advantage of the policyholders. The only embarrassment connected with their appointment arose from the difficulty of selecting so small a number from a list of shareholders sufficient to form half a dozen good boards. The selection of Mr. J. H. Brock, who has been appointed managing director, is peculiarly fortunate, as he is a gentleman universally known and respected. He has had several years' experience in life insurance, and in addition to that his ten years' work as manager of the Canada Permanent Loan & Savings Society has given him just the training necessary for the successful discharge of the duties of a life insurance general manager.

The benefit to this western country of having an important financial institution like the Great West Life with its head offices located here, cannot be overestimated. Several of the other insurance companies have made investments here, some of them quite largely. These investments have turned out well, and have also favorably influenced their business. The new company strengthens its position from the start by its announcement that all the money of its policyholders will be invested west of Lake Superior.—*Manitoba Free Press.*

The following are the shareholders in B. C. with amount subscribed:

New Westminster—Ben. Douglas, \$500; H. Elliott, \$2,500; Alex. Ewen, \$2,500; D. Robson, \$500. Vancouver—Mrs. C. E. Carscaden, \$2,000; H. T. Ceperley, \$1,000; John D. Carscaden, \$2,000; J. D. Hall, \$500; J. C. Keith, \$2,000; I. G. McPhillips, \$1,000; Capt. R. G. Tatlow, \$1,000; D. H. Wilson, M.D., \$2,000; A. Williams, \$1,000.

Victoria—J. W. Anderson, \$200; A. L. Bolyea, \$1,000; E. Crow Baker, \$2,000; Dalby & Claxton, \$2,000; W. H. Ellis, \$1,000; Miss E. C. Hall, \$500; C. E. Holland, \$1,000; Capt. Jno. Irving, \$2,000; G. L. Milne, M.D., \$2,000; E. B. Marvin, \$2,000; T. B. Pearson, \$1,000; estate Lion. John Robson, \$2,000; W. P. Sayward, \$2,000; Hon. F. G. Vernon, \$5,000; F. H. Worlock, \$1,000.

SETTLING OVERCHARGES IN VICTORIA.

A few weeks ago, a local mercantile firm received a freight bill amounting to \$300 on freight from England, from an agent of one of the transcontinental railway companies doing business in Victoria. The firm were in possession of a bill of lading by which the amount of freight was only \$79, and they refused to pay the overcharge of \$220. The railway company would not release possession of the goods until the full amount was paid and said they would refund the overcharge from the head office, which is the recognized rule of transportation companies. Recently a notice of replevin was served on the local agent of the railway company and he sought and accepted \$79 as full freight charges. He then delivered the goods, having been authorized so to do by his superior officers at the head office.

COMMERCIAL SUMMARY.

Prof. Saunders is at Winnipeg making arrangements for a creditable representation of Manitoba at the World's Fair.

The Manitoba Government crop bulletin, just issued states that the weather in June on the whole was favorable to the crops, which are in a fairly well-advanced state, and the harvest prospects are bright.

The world's product of gold during the calendar year 1891 is given by Mr. Leech at \$125,209,700, an increase of \$5,824,400 over the production for 1890. The increase is principally in South Africa, the product of that country being \$14,109,640 in 1891, against \$8,887,000 in 1890. The product of Australia increased over \$1,500,000, while that of Russia fell off nearly the same amount. The silver product of the world for 1891 was 143,550 fine ounces, against 134,380,000 fine ounces in 1890 and 125,420,000 fine ounces in 1889. The increase in the silver product is principally in the United States, Mexico, Australia and Bolivia.

The lead mine of Metternich, Belgium, is not only lighted by electricity, but the current is utilized in all kinds of work. The daily quantity of mineral extracted is 3,000 tons, and the works operated automatically are so numerous that twenty-five men are sufficient to do all the work. One of the applications of electricity in this mine is new—at least we have not heard it spoken of until now. Each bucket that arrives at the top of the shaft makes an electric contact, and a needle in the office makes a red line upon a band of paper, which is turned by clock movement. This arrangement allows them to keep account of the regularity of the work, and the number of buckets registered prevents any dispute.

THE CURSE OF TRADE.

"The farmers are kicking," said a store-keeper the other day, as he wrapped up a couple of pounds of cod-fish, "but they have no greater reason for it than the merchants have. The credit system is the curse of trade, and the ruin of many a man that deserves a better fate. Nearly half of what I sell over my counters goes on my books. The interest on the amount I have on my books is greater than the profit on the goods I am selling. There are too many people out of money who seem to think that the storekeeper owes them a living."

The storekeeper is right. The credit system is the curse of trade, and one of the shackles which hangs like a great weight on the necks of the producers. It increases the price of products without conferring benefits. It takes from Mr. Good Pay to meet the debts of Mr. Bad Pay.

There is a remedy for the accursed credit system, and that remedy is, abolish all laws for the collection of debts. With these laws abolished it would not be safe to trust, and if a man should trust another he would do it from personal grounds and with his eyes wide open.

By abolishing these laws the expense of the courts and the fees of the legal servants would be decreased and labor would be released of a burden which is oppressing it at present. The whole world would be better for it.

Let every man take the consequences of his own voluntary acts. Let the state keep its hands off of individual rights. This is what is meant by good government economically administered. Paternal government means that the state should look out for and protect the individual.

That is the form of government which soon runs down at the heel. It aims to keep up the individual when in the order of things the individual must keep the government up. At present the people are oppressed by too much paternalism, and they must rise to the occasion and eradicate it. Simplification should be the cry! Our greatest need is simpler forms of taxation, simpler systems, simpler laws, simpler government, and we would then have better times, better conditions, better men. It can come in no other way. The law for the collection of debts is one of the complications which must be exterminated. Common sense dictates it; intelligence insures it. The new democracy is the implement with which it will be accomplished.

The credit system is the system handed down to us from the ages of the masters and slaves.—*Ex.*

THE NAMES OF COINS.

The florin, one of the most famous of modern coins, originated in Florence. Some say that it gave the name to the city, while others assert that it was so called because it had on it a fleur-de-lis, from the Italian florone, or "flower," for the same reason that an English silver piece is called a "crown," or certain gold pieces in France indifferently a "Napoleon" or a "Louis," or the \$10 gold piece in America an "eagle."

For several hundred years, and down to these pieces is, like the American dollar,

divided into 100 parts, called kopeck in Russia, pfennig in Germany, kreutzer in Austria, cent in Holland, and in Italy, France and Spain by the word meaning hundredth.

The word shilling is of German derivation, like penny, which comes from the German "pfennig." The word "crown" comes from the image placed on the coin. The name franc was given by King John, who first coined these pieces in 1300.

They bore the motto "Le Roi Frank" (King of the Franks), and were of two kinds, one representing the king on horseback, the other on foot.

The franc was formerly also called livre (pound), though the connection with any special weight is not evident. The name of the German coin, mark, meaning a recent date, money was coined at from twenty-five to thirty different cities in France, that had inherited the privilege. Now all French money is coined at the Paris mint.

Few French gold pieces are, however, in circulation, except those bearing the head of Napoleon III., and silver pieces of the same coinage are almost as common. French silver coins wear admirably, and pieces of the reign of Charles X., Louis XVIII. and Napoleon I. are very common.

The standard coins on the Continent are:—In France, the franc; in Spain, the peseta; in Italy, the lire; in Holland and Austria, the florin; in Germany, the mark; in Russia, the ruble.

Belgium and Switzerland use the French name for the piece of 20 sous. Each of weight of 8 ounces, was formerly in general use in Europe.

The name of the Italian coin that corresponds with the franc (lira) also means pound. The coin in present use in Spain have their names from other sources. The five-peseta piece, which corresponds with the American dollar, is called escudo (shield).

"Peseta," the name of the small coin representing the monetary standard, means simply "little piece." "Ruble" is from the word meaning "to cut," and was so called because originally the coin was made with an ornamental edge.

Few persons have ever troubled themselves to think of the derivation of the word dollar. It is from the word thal (valley), and came into use in this way about 300 years ago. There is a little silver mining city in Northern Bohemia called Joachimsthal, or Joachim's Valley.

The reigning duke of the region authorized this city in the sixteenth century to coin a silver piece, which was called "Joachimsthaler." The word "joachim" was soon dropped, and the name "thaler" only retained.

The piece went into general use in Germany and Denmark, where the orthography was changed to "daler," whence it came into English; and was adopted by the Americans with still further changes in the spelling. The Mexican dollar is generally called "piastre" in France, and the name is sometimes applied to the United States dollar.

The appellation is incorrect in either case, for the word plaster or piastre has for the last fifty years been only applied with correctness to a small silver coin used in Turkey or Egypt, which is worth from 5c to 8c.

THIRTY YEARS HENCE.

Who are going to be "the leading underwriters" thirty years from now? A few among the younger of those now entitled to that appellation will be living then and still at work successfully and with honor. But the great majority will have passed away. Young fellows of to-day, small clerks, office boys, will be in the places of these men. But what particular young fellows? We haven't the prophetic gift and cannot designate them by name. But we can tell something about them. The boys who are going to be eminent in insurance thirty years hence are cheerful workers, who put their souls into their daily tasks, who do thoroughly what is set them to do, who want to give good measure for their salaries and would rather it should over-run than fall short. They do not grudge the hours they spend in the office; they are not looking at their watches at half-past ten to see if it isn't most time for lunch; they don't spend the last hour or half-hour of the afternoon in getting ready to quit. These boys are not content with simply knowing their own routine of duty; they want to know its relations to all of the rest of the work; they are eager to learn; they realize that there is a good deal in insurance, whether it be fire or life or whatever it is that they are engaged in, and they intend to compass all of it they can. Young Jones has to copy certain things into a book, and he does it nicely. If he is a young Jones who is going to get ahead, he wants to know why those things have to be copied; and he finds out; and he keeps on wanting to know, and he keeps on finding out. The lads whom we have in mind are marked for a future of importance are not, necessarily because they are diligent and faithful and studious, little prigs, conscious patterns of deportment, carrying the gravity of age in their demeanor; no, they are boys and they have lots of fun. But we don't believe that they play pool for drinks, and we know they don't smoke cigarettes. Moreover, they don't spend their salaries until they get them. There is a good deal more to be said on this subject, but it is well not to say it all at once; long sermons are apt to be drowsy. We like these coming underwriters, bright and fresh and wholesome young chaps. It is a pity that they have got to become old and gray and wrinkled, and lose some of their teeth and hair and sprightliness, and have to travel for their health, and, sometimes, when they are bilious or rheumatic, complain that there are too many insurance journals. But such is life.—*Insurance.*

M. A. Sagour, a Montreal artist, has obtained one of the chief prizes out of 316 competitors at the chief art academy in Paris.

Thirty barrels of smuggled whiskey have been seized at Rimouski. There is as yet no trace of the schooner which resisted capture last week.

The Canadian Pacific officials deny the alleged blockade of low grade Manitoba grain at Montreal. They say that there are only 30,000 bushels of grain in the elevators.

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D. M. CARLEY EDITOR

L. G. HENDERSON . . . BUSINESS MANAGER.

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VICTORIA, TUESDAY, JULY 19, 1892.

THE SMALLPOX.

We must confess to a considerable amount of amusement over the controversy that has taken place between some of the newspapers of Vancouver and Victoria as to the fact of whether or not smallpox had been imported from the former to the latter, as to whether or not the Canadian Pacific or the Northern Pacific steamers had been the means of its carriage from China, and whether it came through the medium of oriental packages, etc., or in the persons of Chinese immigrants or white people. These are matters that can be settled hereafter, and as for mutual recriminations, with respect to the extent to which the respective cities themselves are responsible for the spread of the contagion, this is not the proper time for their indulgence. The order of the day is 'get rid of the malady!' It is present in Victoria, in Vancouver and in New Westminster. That is the report of the Provincial Medical Health Officer—and he ought to know.

It would, however, appear, as was intimated in our last, that the two Mainland cities have been more wide awake to the exigencies of the case than the capital has been. While the former were diligently at work to drive out the invader and put up the barriers against further incursions, the people of the latter were in the enjoyment of a sort of fool's paradise, although it is said that, from six to eight weeks ago, the mayor, the medical health officer and certain members of the health committee were aware of the existence of two or three cases. Indeed, it is said that, as long as that since, representations were made to certain people in authority that it would be well to stop up the old "hospital" on the "Reserve" and there isolate and deal with the cases that were more than suspected to be in existence. But apathy, ignorance and indecisiveness of the most arrant description stood in the way, and nothing was done. Does any one suppose that John Grant would have allowed such influences to have prevailed, had he been at the head of affair? We are not politicians, much less partizans, but must admit that it does appear as if, had not Premier Davie stepped in, matters would still have been going from bad to worse. And it may be said, in addition, that, though many people have been inclined to think that the attitude of the Jubilee Hospital authorities had been, in the past, more that of the professional mendicant, than was either desirable or necessary in the interests of a public institution. Mr. Joshua Davies and his colleagues in

the management have demonstrated, in connection with Victoria's scourge, a spirit of magnanimity and generosity that will not fail to be hereafter recognized when the claims of the Royal Jubilee are brought under consideration.

To all appearances, the beginnings of what might have been a serious epidemic are well in hand, and if the people will only co-operate with the authorities, it will only be a short time before the "had quarter of an hour" which Victoria, Vancouver and New Westminster are at present putting in will be at an end. We exceedingly regret, we may repeat, to notice the mutual vexings which have been the orders of the day for some time. When one city is hurt, all are injured. Neither one can legitimately gain by the misfortunes of the other nor by making its case appear to be worse than it really is, as the truth must inevitably come out. The outcomes of misrepresentation will certainly be disadvantageous to all, as an opportunity is thus afforded to our American neighbors on the Sound, who, despite their protestations of absolute cleanliness, have had and still have—though they are to some extent hidden—the same misfortunes as those by which we have been beset. It is not necessary that we should here lay our fingers upon their plague spots. That they exist, has been demonstrated, and, therefore, there is the greater reason for us to condemn the hypocrisy which has prompted American officials to "proclaim" our misfortune while they say nothing about their own.

Hopeful—nay confident—as we are that there is little ground for alarm, we would warn individuals, as well as the authorities, to neglect no precautions against the spread of the malady which, should occasion demand, must be sharp and decisive. "Vaccinate!" "disinfect!" "isolate!" are the orders of the day. The purely business considerations of the existing condition of things should prompt to the carrying out of this policy. The sooner confidence is restored, the sooner will the present commercial and financial strain be over.

THE KOOTENAY COUNTRY.

We have been accustomed to speak of the "famous Kootenay country" because of the stories that have come to us direct by those who have left our own immediate community to prospect and mine and have returned the wealthier for their adventure. But we also hear its praises sounded in all directions. Recently Mr. W. H. Lynch went back to Montreal, and having enlisted capital and muscle has returned with both, and is now reported to be doing big things. Mr. Lockerby, an associate of Mr. Duncan McIntyre, one of the original Canadian Pacific Railway syndicate, is also back to the scene of his last year's operations, and, within the last day or two, Mr. Mackintosh, M.P. for Ottawa, has gone east full of this wonderful district. These, however, are only individuals in the powerful host who are now working in this immensely wealthy district, the latest news from which is of discoveries that have caused the most intense excitement, and bid fair to out-rival anything that has come to the surface hitherto.

A SERIOUS REFLECTION.

Referring to the recent killings of men during labor riots at Cour d'Alene and Homestead, it is remarked that most of the papers and all the labor organizations have failed to denounce and condemn "the killing of men for no offence against the law and not in the heat of passion." The situation is thus described by one of the Sound papers:

"It is not the union workingmen of the United States who are responsible for riot and murder. It is not the non-union workingmen. It is the public men who do not feel the responsibility of their position. It is the leaders of thought who fear to lead. It is the party journals and the party leaders who strive to turn every event to political advantage and fear the loss of a vote more than they fear the loss of manhood. It is the newspapers who say 'the killing of men for no offence against the law and not in the heat of passion,' when they should say 'murder in cold blood.' It is these, and all of these who are responsible for the evils which seem to threaten a government which is in truth a government 'of the people, by the people and for the people.' When a man places himself in open violation and defiance of law he should not complain if the forces of law are arrayed against him. When a man commits murder, he should not complain if he meets a murderer's doom. When a man asserts that he is stronger than the law and able to override it and beat it down, he should not complain if he falls in the attempt."

Have these words no applicability here?

THE BRITISH ELECTIONS.

The Gladstone-Parnell-anti-Parnell-Radical-Home-Rule-Blake-McCarthy-Union-anti-Union-etc-etc. combination seems to have succeeded in defeating the Salisbury Government at the polls in Great Britain. But can an alliance like this hold? It would seem to contain so many incompatible elements that the result may be an explosion in which the whole blazed thing may be blown higher than Gilderoy's historic kite. We have seen a probable—might not possible be even too strong a term—list of the coming cabinet in which the patriots are utterly ignored; Her Majesty's Board of prospective councillors being moreover noticeable for the absence of not a few strong men who, with other associations, might make themselves really useful. Some cranks, some dreamers and some irreconcilables are on the slate, but where are the Irishmen whom Mr. Gladstone so ostentatiously took under the shadow of his wing and for whom and through whom he was going to do so much? It is hardly likely that whichever gets in power we in this province shall be much affected. Ireland has long held the boards to the exclusion of almost everything of a practical character. With Mr. Gladstone at the head of affairs everything will be trailed at the tail of the Irishman's coat—labor, trade, colonies and foreign affairs must go by the board when the leader of the Home Rulers—whoever he is—brandishes his shillelah and exclaims, "Musha, will ye now?" Truly it is a deplorable condition of things when the affairs of the world's greatest nation are compelled to take second place to the demands of a party that is torn into factions, which, though they may have some unity of object, cannot agree as to the best way of securing it.

DANGERS OF ELECTRICITY.

An Eastern underwriter has suggested that the companies offer prizes of \$300, \$200, and \$100 respectively for the best three papers submitted on the safe insulation and general lessening of the fire hazard from the use of electricity. The appropriateness of this suggestion is the more apparent when it is considered that at the annual meeting of the National Board of Fire Underwriters, held in New York a short time back, the Special Committee on Lighting, Heating and Patents reported: "We have not the information which enables us to say positively what amount of losses is fairly attributable to electricity, but the circumstantial evidence is strong enough to convince any unprejudiced observer that it has proved a most terrible engine of destruction. During the past two years the loss record has been peculiar and abnormal. In accounting for these mysterious fires we are almost forced to conclude that there is at present an unusual moral hazard, that merchants of the highest standing have become incendiaries, and that, too, without any apparent reason, or that electric current introduced for lighting is chargeable with the loss." We all know that the use of electricity both for lighting and power is immensely increasing, and it is worthy of consideration in this province if in all our electric connections the best provisions against the possibility of fire are introduced. We do not desire to be swept as St. John's, Newfoundland, recently was; but in the event of a big fire getting under way the greater proportion of the city of Victoria would only serve to supply fuel to the flames. Here is a topic which the municipal authorities would do well to discuss and come to some resolution upon.

MINISTERIAL VISITORS.

It is again announced that the Ministers of Militia and Public Works are coming out to the British Columbia coast. It is quite time they did, and that with the object of really doing something. They ought to have been here long ago with the intention of taking action, instead of which the members of the government have been accustomed to look in upon us in a mysterious sort of way and having relieved themselves of a few meaningless platitudes, have gone back home again. If they have no definite objects in view in the contemplated visit this time, they may as well be plainly told that they had better stay away. We have had just as much spoon-feed as we have any stomach for, and our appetite calls for something stronger. We are a growing community, in fact the most noticeably so of the provinces of the Dominion, and we require those advantages which our conditions demand and which it is the duty of the Dominion to supply.

For a good share of our military and naval defensive works we properly look to the Imperial authorities, who, however, while recognizing the strategic importance of our position, appear to hesitate to make the outlays which they have incurred at far less eligible points of defence, and by no means as available points of attack as are some of ours. For the works necessary

for the carrying on of our public business and for numerous other facilities essential to our development we look to the Dominion and to the Province. The latter is doing its share to the extent that its finances will allow. We want the Minister at Ottawa to come and satisfy himself as to our needs and supply them. If he does not, there will be ample reason why the members from this province should be a little more careful of how they vote with the Abbott Government.

BE NOT DISCOURAGED!

Many people are disposed to take a very despondent view of the provincial outlook, particularly as regards the trade of the city of Victoria. There is undoubtedly a good deal of cloudiness—crippled as we are in our canning and sealing industries. Under conditions like these, it certainly seems hard that smallpox should have added its influences to those that had been already powerful enough to depress us. But if we look a little further we may find that, hard as things are, they might be very much worse and there might have been circumstances under which it would have been utterly impossible for us to have looked any further. But we have the consolation of knowing that, in all probability, work will be begun at an early day on the Sidney Railway, and if the Canadian Western is not ready to construct its line within the conditions of its agreement—we have reason to believe it is—the Canadian Northerner, with Mr. Northey and the Tacoma capitalists, is ready at once to take hold and push works to an early completion. Between the two companies, the road is assured, and that before long. Then there are several other works which must be prosecuted without delay, and if we can only "keep our ain fish guts for our ain sea maws," the working class element and the storekeepers will not have so much to say about hard times.

FRASER RIVER CANNERS.

An Ottawa despatch is responsible for the announcement that the Chief Clerk of the Fisheries Department has given a ruling in regard to the disposition of fish offal which practically relieves the salmon cannery of some of the most objectionable features of the existing regulations. This must be something of a set-back for Mr. Wilmot, and Sheriff Armstrong surely cannot be too well pleased, as it is a deliberate slap in his face almost as bad as that which he tried to give to the cannery interests of the Fraser. We are satisfied that Mr. Bauset would not have taken upon himself the responsibility involved in the departure, and therefore as the action is official, are pleased to score one against Wilmot and one in favor of Hon. David W. Higgins.

THE CANADIAN BLAKE.

"Our own Edward" has, it is announced, secured election to the British House of Commons in that safe Home Rule constituency, South Longford. It would appear as if much was expected

from the Canadian Blake by the Irish agitators, and were he only in the House of Commons too, it would be interesting to see the struggle for supremacy that would not be unlikely to arise between the man from South Longford and The O'Donovan Rossa from New York, of servant girl funds fame. The O'Donovan, in his own estimation, is a big man, and has done some sort of work—whatever its value. What appreciation will be made of the former Dominion Minister of Justice after he has posed before "his fellow-countrymen" as long as Jeremiah has done? What amount of agreement is there likely to be between the former member for South Bruce and some of his present associates as to what are legitimate political instrumentalities?

EDITORIAL NOTES.

RUMORS to the contrary notwithstanding, it would appear as if the sealers of Victoria had not, as has been reported, made a deal in the present season's catch of sealskins whose quality has not so far been ascertained and whose effect upon the market cannot yet be estimated. In fact, there are over 6,000 of them upon the seized Coquitlam, and the London market does not open until October. It will be some time yet before the trend of the market can be accurately ascertained, and, meantime, those interested say they can afford to wait.

THE Congress of Chambers of Congress of the Empire has passed unanimously a resolution that practical arrangements should, if possible, be devised to secure closer commercial union between the mother country and her colonies and dependencies. This is just what should be. The colonies want to extend their commercial relations in all directions; but it is not to their interests to confine themselves within the boundaries of the Empire, wide as they are, for there is a trade for us to do outside the sisterhood of the colonies and the Imperial motherland, and that it is for us to be as free as possible to cultivate and develop.

"THE real causes," says the London *Statist*, "that have brought about the fall in the price of tea, some qualities having since a year ago declined as much as 30 to 40 per cent., are firstly, the keen competition between British-grown tea and China; secondly, the Baring crisis, which stopped speculation all over the world, and restricted credit facilities; thirdly, the fall in silver, enabling exporters from the far East to sell far more cheaply; and, fourthly, speculation for the fall, encouraged by the foregoing reasons. In the twelve months there has been a fall in silver of about 5d per ounce, or over 11 per cent. But the fall in silver only partially accounts for the state of the tea market, for the fall in tea has occurred at the same time that there has been a fall in silver from 44d to 39½d per ounce, which is a little more than 11 per cent. On the other hand, tea a year ago was considerably higher than twelve months previously, and lately there has been a decided turn for the better in the tea market."

INVENTORS AND MANUFACTURERS

It is very noticeable that an inventor when absorbed in the idea of carrying out one of his pet schemes loses sight of everything save the one object in view, of making his machine or invention carry out his idea and accomplish the work for which he has designed it. In this way, he is very apt to become narrow in his views, and has little patience with anyone who does not see just as he does. It is natural after spending several years in the study of one subject for him to think himself well informed on that point. There can be no question but that a careful study of any one subject should give a person great advantages over those who only casually look into it, and on this ground, therefore, an inventor has at least one good argument to support his claims. But a great many good men have spent years of their lives in vain, and a great many inventions have remained imperfect and of no practical use through the existence of this idea.

The average inventor is very apt to encumber his invention with a great many unnecessary and impractical attachments. Very few have the means for placing their inventions on the market, and must, therefore, depend on capitalists to develop their ideas. On carrying an invention to a capitalist with a request to manufacture it, the average inventor is apt to make the mistake of insisting that his invention be manufactured and sold exactly in accordance with his own ideas. The capitalist probably knows nothing of mechanics and does not attempt to criticize the mechanical construction and details of the invention. He wishes to know at what price the invention can be placed on the market, and is usually in a position to form an opinion as to whether it can be made a financial success at the price given. On the other hand, the inventor, after having spent an enormous amount of time and labor on the invention, imagines it to be much more valuable than it really is, and thinks it ought to command a price far beyond that named by the capitalist. There are, in consequence, frequent sharp controversies engendered between the men on such points, which make it very difficult for them to work together and cause a great deal of unnecessary worry and annoyance in carrying on the business.

It is very common to hear an inventor complain that he is not satisfied with the way his invention is handled, and he wishes to get it in different hands. In many cases, he has good ground for making such a complaint, but on the other hand there are very few cases indeed where good sound reasons for making an important improvement will be ignored by a manufacturer. There are a great many companies constantly advertising for articles to manufacture, but as the money risked is theirs, they naturally wish to use their own judgment in regard to the management of the business. Each man has his own ideas and thinks he is entirely right because he sees only his side of the case. In most cases, the inventor is very apt to forget how much the capitalist has at stake in his manufacturing, and knowing very little, if anything, of the difficulties and hard work in connection with the business part of a manufacturing enter-

prise, does not realize the importance of this part of the work. He, therefore, does not attach the value to this department which it deserves.

Another mistake which inventors make is by continually making attempted improvements in their inventions and wishing to constantly change designs of machines already established on the market, and it is very hard for them to understand the reasons given by the capitalist for not making such alterations; they can see the advantages to be obtained by such changes, but cannot understand the objections which are raised by buyers and consumers to continual modifications, and do not, therefore, realize how difficult it is to explain away objections which are thus put forth. The markets of to-day are filled with mechanical devices of all kinds. Points which a few years ago would have been regarded as possessing little significance are now strongly urged both for and against every device placed in the market, and any change, unless it be a very decided improvement, is, to-day, usually looked upon with great disfavor. Most of the arguments advanced, particularly in railway work, are in the line of adopting more uniform devices for all classes of work, and avoiding the confusion and the annoyance caused by the great variety of designs which are at present being used for performing the same class of work. Some inventors now realize this fact, and are taking the greatest possible care to perfect their devices before attempting to place them in the market. This is surely commendable as well as the most practical and satisfactory course to pursue.

There are hundreds of patents existing upon principles which are thoroughly sound and good, but the inventor in working out the principle has done so in a manner so thoroughly impracticable that it would be utterly impossible to manufacture and sell the article with any degree of success whatever. In some of these cases the inventor has spent a great deal of time and money in attempting to put his device on the market, and has not been able to do so, while if he had spent more time in attempting to make the application of his principle in a practical manner he would probably have met with marked success and made money out of his invention instead of losing everything which he put into it. It is not at all uncommon for an inventor when attempting to take out a patent on an invention of actual merit to find that his idea had been patented many years before, and while the same principle was involved it was worked out in so unmechanical and impracticable a manner as to be entirely without merit, this fact making it impossible for him to obtain patents having a wide range. In such cases all that can be done is to take out a patent covering some minor detail and thereby limit what might have been a marked success but for the former inventor, who has not only failed to gain the object for which he was working, but has prevented another from doing so.

Two morals may be drawn from this recital of facts—and which, if heeded, will contribute to the welfare of all concerned, to wit: First, a new device should not be placed on the market until it has been sufficiently tested to demonstrate its

ability to well enough accomplish that for which it was designed to justify its use without necessitating any modifications in minor details; and, second, inventors must learn that their ideas worked into a design and capitalized are no longer their own property.—*The Railway Review.*

WEALTH OF THE UNITED STATES.

A United States census bulletin just issued states the assessed valuation of property in that country in 1890 as compared with 1880 by states and geographical divisions, together with the estimated true valuation for the whole country at the end of four decades. Following is the statement for the whole country, changed by the addition of a column showing the percentage of increase during each decade:

YEAR.	Assessed valuation.	Increase per cent.
1860	\$12,081,560,000	...
1870	14,178,486,732	17.35
1880	16,902,293,513	19.01
1890	21,651,585,465	15.85

YEAR.	Estim'd true valuation.	Increase per cent.
1860	\$16,159,616,068	...
1870	30,868,518,507	86.26
1880	43,612,000,000	45.01
1890	63,648,000,000	45.85

It should be stated that the true valuation figures for 1890 is submitted as an estimate. The superintendent simply states that if it should be found upon the completion of the inquiry that the same relation exists in 1890 between the assessed and true valuation as existed in 1880, the absolute wealth of the country may be estimated at \$63,648,000,000. The columns of percentages introduced above will enable the reader to form a conjecture as to the likelihood that the relation between the true and the assessed valuation will be found to have been the same in 1890 as it was in 1880.

The reader will observe that while the rate of increase of assessed valuation from 1860 to 1870 was only 17.35 per cent., and from 1870 to 1880 only 19.01 per cent., it suddenly jumped to nearly 46 per cent. from 1880 to 1890, or more than two and a third times the rate for the next previous decade, and nearly three times the rate for the decade ending with 1870. This points to the conclusion that the increase in the rate of gain for the last decade was due rather to a closer approach of the assessed to the true valuation than to increase in wealth. If the conclusion is correct, the conjectural estimate of true valuation in 1890 is much too high. Still, as this conjectural estimate shows a rate of increase in true value not much greater than for the decade before, it may be as correct as the estimate for 1890 was.

A point which cannot fail to arrest the attention is that the rate of increase in true valuation from 1860 to 1870 was 86.26 per cent., or nearly double the rate of increase for the following decade, and nearly five times the rate of increase in assessed valuation from 1860 to 1870. Then in the decade ending with 1880 the rate of increase in true valuation was only about two and a third times the rate of increase in assessed valuation, instead of being five times, as in the next preceding decade. There is no discoverable relation between the assessed and estimated true valuations or law of progress in either.

LIFE INSURANCE IN CANADA.

The *Insurance and Finance Chronicle*, of Montreal, publishes a tabulated statement of the amount of life insurance business terminated in Canada during 1891, contrasting it with the figures of the previous year as concerns British and Canadian institutions, and, as regards the American companies, with 1889. The total results are as follows:

	Death.	Maturity & Expiry.	Surrender.	Lapse.
Canadian—				
1891.	1,190,805	1,014,113	1,941,047	9,145,632
1890.	1,128,149	877,498	1,705,682	10,267,750
British—				
1891.	501,143	122,330	531,430	1,321,706
1890.	676,180	28,715	450,682	1,502,230
American—				
1891.	1,072,126	878,523	1,350,391	5,355,034
1890.	700,785	819,653	1,081,367	5,032,884

In connection with the business of the Canadian companies, the aggregate of lapses is less by \$1,637,522 than for the previous year, the average percentage of all companies to the mean amount of assurance in force being 6.20, as compared with 7.27 in 1890. This improvement is shared by all three classes of companies—Canadian, British and American, the ratio of lapses being about the same with the Canadian and American, and rather less with the British. This indicates that the Canadian insuring public are beginning to better appreciate the importance and necessity of life insurance, and are not content to take any risks by neglecting to keep up their payments to this most valuable class of investment. Moreover, it is shown how increasingly high is the estimate that is placed on the Canadian companies.

TRADE-WIND WEATHER INDICATIONS.

In a recent discussion before the Royal United Service Institution of England, the highly interesting question was raised whether observations and telegraphic reports of the Atlantic trade winds would enable meteorologists to predict the weather and seasons of Western Europe, writes the *New York Herald*.

General Sir G. Willis, who merely propounded the question for his own information, hinted that but for the openness of the North Atlantic between Newfoundland and Norway the trade winds of that ocean would determine European weather in almost as regular a way as the monsoons of the Indian Ocean control the weather of India. In reply, R. H. Scott, Secretary of the Meteorological Office, mentioned Franklin's opinion, expressed in 1776, that the existence of unusually warm water over the North Atlantic (which can only occur when the trade winds are unusually strong) "indicated a mild and wet winter for Western Europe," and that Sir Edward Sabine, in 1822, came very much to the same conclusion. "Sir Edward Sabine," Mr. Scott added, "used to say that if we could get a regular record of the weather close to the equator, he hoped that it would be possible to predict six months beforehand what sort of season we should have." The Secretary dismissed this important inference of the eminent English physicist with the remark that "no investigations we have been able to carry out in

developing these ideas have yet led to any definite conclusion."

No such systematic observations as Sir Edward Sabine proposed and postulated have ever been initiated through the extended group of the West Indian Islands and other land areas lying within the trade-wind zone of the North Atlantic.

The wind system of our northern latitudes and that of the equatorial regions are one and inseparable. In fact, the atmospheric machinery of our hemisphere may be likened to a series of vast, elastic, irregularly-shaped wheels of air, six or eight miles in diameter, revolving in vertical planes projected from southwest to northeast, all forming, when put side by side, a cordon of the globe. Owing to friction against the earth's surface, the lower parts of the rims of these wheels move more slowly than the upper rims, which advancing over the tropics at altitudes above the highest mountain tops, gradually descend to sea level in the middle latitudes, there to form the fierce so-called "counter-trade" winds. It is generally impossible to measure the velocity of the upper rims of the wheels. But, within the tropics, where the lower rims graze the earth's surface, they constitute the trade winds, with which observers both on land and sea are constantly in direct touch. Of course the weather and seasons of Europe and America are not immediately controlled by the gentle trade winds. But it is evident that if the volume and rate of the trade-wind movement were carefully observed in the torrid zone, the observations would afford a valuable basis for forecasts of many important meteorological phenomena resulting from seasonal and other variations in the volume and velocity of the "counter-trades" which descend to the earth's surface in our latitudes.

As a network of weather observations in the trade-wind zone would greatly facilitate forewarnings of the movement of West Indian cyclones into the main highway of ocean commerce, from the English Channel to New York, there is a double reason for carrying out Sir Edward Sabine's suggestion.

THE SALMON OUTLOOK.

There seems to be a settled conviction that the pack on the Columbia River this season of straight Chinook salmon will not exceed 250,000 cases. Practically then we may say the pack of the Columbia River will be in the neighborhood of about 50 per cent. of what it was last year, for though there are other species of salmon in the river, and though admittedly many inferior species are often packed, the Chinook salmon is the fish that has made the reputation of the Columbia River, and this is the grade and quality generally in contemplation when Columbia River salmon is the subject of trade.

The buyer of Columbia River salmon expects to get Chinook salmon. The experienced buyer always specifies that he is to receive this species. He will not have the steelhead, the blueback, the sockeye, or any other of the many inferior species.

It is just possible that the packs of these inferior grades may be something heavier than they were last year for the reason that while the Chinook has been a scarce fish, these inferior kinds have been plenti-

ful and have sold at very low prices; these being conditions that stimulate the greatest activity in the ranks of the private packers. However, we have it from some of the oldest packers on the river that the pack altogether will not exceed at the outside 400,000 cases.

The Alaska pack this year, as is well known, is reduced by a binding compact to about 400,000 cases. The combination of Alaska packers, including all the salmon packing firms in Alaska except one or two independent concerns that have already sold their future packs, will see to it that the pack in their territory does not exceed the probable demand for their grade of salmon. The British Columbia pack will be a light one in all probability, so that all round there will not likely be any more salmon packed than can readily be disposed of to the home and foreign market.

The firmness of the New York market on Alaska salmon, the large jobbing sales steadily being made there and the continued inquiry here for Columbia River brands, which would have taken off the entire pack had it been fully satisfied, are circumstances tending to show that the gravity of the situation is appreciated.

Straight brands of Chinook salmon are firm in this market at \$1.35 for talls, \$1.50 for flats, and \$1.00 for key flats.—*S. F. Herald of Trade*.

LET GROCERS BE GROCERS.

To master one branch of business takes a lifetime; to attempt to master two branches is generally a waste of labor, at least so far as practical results are concerned. In other words, the man who is a "Jack of all trades" is invariably a master of none. To his friends he may appear to be an "admirable Crichton," but those who are really able to judge will soon discover that he is a mere smatterer and windbag. Now in our days there is no field for men who know more or less about several branches of business, but who have no thorough knowledge of any one branch. This is the age of specialists, and only those who recognize this fact clearly are on the sure road to success.

We emphasize this statement because we desire to call attention to the misdirected energy of a certain class of provision dealers who style themselves butchers and grocers, but who might almost with equal propriety style themselves general provision and hardware dealers. Were such dealers to be found only in thinly populated districts nothing need be said, but, strange as it may appear, they are to be found also—and in large numbers—in the principal streets of our greatest cities.

A butcher of this class sells vegetables, flowers, and occasionally fruit as well as meat, and a grocer of this class sells canned meat, canned fish, vegetables, mouse-traps, hairpins and other articles of hardware as well as tea, coffee and sugar. The result is ruinous competition. Our claim is that the butcher should sell meat and nothing else. Otherwise each will injure the other without deriving any corresponding benefit for himself. The rule of division of labor cannot be lightly broken, and a little experience will soon convince any business man that he can best achieve success by attending strictly to his own line of business. *National Provisioner*.

THE COMMERCIAL JOURNAL'S

SHIPPING LIST.

BRITISH COLUMBIA SALMON FLEET 1891-2.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CASES.	VALUE.	ARRIVED.
Hr bark...	Serica.....	913	Smythe.....	Sept. 29.....	Victoria.....	London.....	38,623	\$200,782	Feb. 23.....
Hr bark...	Callao.....	978	James.....	Oct. 6.....	Victoria.....	London.....	41,640	\$212,090	March 17.....
Hr bark...	Leluu.....	726	Worrall.....	Nov. 16.....	Victoria.....	Liverpool.....	30,800	161,424	April 6.....
Hr bark...	Rothesay Bay.....	750	Partridge.....	Nov. 18.....	A Westminister.....	Liverpool.....	32,690	159,553	April 5.....
Hr bark...	Wanlock.....	745	Cooper.....	Nov. 18.....	Victoria.....	Liverpool.....	29,916	157,743	April 19.....
Hr ship...	Titania.....	879	T. W. Selby.....	Jan. 15.....	B Westminister.....	London.....	27,366	107,919	May 16.....
Hr bark...	City of Carlisle.....	823	Kendall.....	Feb. 13.....	Victoria.....	London.....	21,574	113,885	July 3.....

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, 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Hr ship...	Athlon.....	1371	Dexter.....	Jan. 5.....	Vancouver.....	Adelaide.....	A 959,793	8,265	March 18.....	47s 6d
Nor ship...	Morning Light.....	1316	Johansen.....	Jan. 22.....	Vancouver.....	Melbourne.....	B 912,986	9,193	March 25.....	60s
Am bark...	Hesper.....	664	Sodergren.....	Feb. 20.....	Vancouver.....	Shanghai.....	C 716,183	7,781	April 23.....	50s
Hr ship...	Angerona.....	1215	Anderson.....	Feb. 25.....	Vancouver.....	Valparaiso.....	874,937	7,093	May 20.....	42s 6d
Nor bark...	Czar.....	1324	Christophers'n.....	March 4.....	Vancouver.....	Adelaide.....	F 1,017,157	10,476	June 7.....	57s 6d
Nor ship...	Agnes.....	844	Hofgaard.....	Feb. 20.....	Chemalnus.....	Antofagasta.....	E 440,939	6,413	.....	40s
Chil bark...	Kathinka.....	1463	Klovenberg.....	Feb. 12.....	Vancouver.....	Valparaiso.....	G 1,142,212	9,251	May 28.....	60s
Chil bark...	India.....	800	Grundwater.....	March 24.....	Vancouver.....	Valparaiso.....	I 787,486	7,018	May 10.....	owners ac
Hr ship...	British India.....	1199	Lines.....	March 31.....	Vancouver.....	Valparaiso.....	J 429,897	7,699	.....	37s 6d
Am schr...	W. H. Talbot.....	776	Bluhm.....	March 31.....	Vancouver.....	Valparaiso.....	K 680,372	9,315	.....	37s 6d
Am schr...	Reporter.....	333	Dreyer.....	March 3.....	Vancouver.....	Tientsin.....	H 959,805	10,272	May 28.....	57s 6d
Hr bark...	Riversdale.....	1453	Finlayson.....	April 25.....	Chemalnus.....	San Pedro.....	K 416,386	3,476	March.....	Private.....
Hr bark...	Mistletoe.....	821	Smith.....	April 21.....	Vancouver.....	Sydney.....	L 1,079,156	9,873	.....	47s 6d
Hr bark...	Craigrod.....	2218	Lewthwaite.....	April 18.....	Vancouver.....	Wilmington.....	M 64,275	7,999	.....	\$16 00
Hr bark...	Toboggan.....	676	Porter.....	April 18.....	Vancouver.....	Iquiqui-Callao.....	N 1,616,000	19,351	.....	27s 6d & 30s
Hr bark...	Thermopylae.....	948	Winchester.....	June 2.....	Vancouver.....	Wilmington.....	O 605,328	9,330	.....	\$15.00
Nor bark...	Fritzoo.....	1678	Holtsen.....	May 29.....	Vancouver.....	Yokohama.....	P 328,376	8,949	.....	Private.....
Hr ship...	Burma.....	1647	Newcombe.....	June 2.....	Chemalnus.....	Melbourne.....	Q 902,544	8,072	.....	45s
Nor ship...	Crown of Denmark.....	3029	Smith.....	June 24.....	Moodyville.....	Valparaiso.....	O 1,284,049	9,883	.....	35s
Nor bark...	Ursu Minor.....	305	Johnson.....	June 1.....	Vancouver.....	Melbourne.....	S 1,690,300	15,445	.....	37s 6d
Hr ship...	Karl Granville.....	1149	Flack.....	June 16.....	New Westminster.....	Sydney.....	R 462,019	4,393	.....	37s 6d
Chil bark...	Antonietta.....	999	Stack.....	June 27.....	Cowichan.....	London.....	W 853,900	.....	.....	62s 6d
Chil bark...	Palawan.....	807	Van Heuvel.....	July 8.....	Chemalnus.....	Valparaiso.....	W 324,361	9,015	.....	owners ac
Chil bark...	Leonor.....	801	Jenatsch.....	July 8.....	Vancouver.....	Iquiqui.....	X 637,375	6,520	.....	33s 9d
Chil bark...	Guinotere.....	960	Glenne.....	.....	Moodyville.....	Valparaiso.....	Y 637,375	.....	.....	owners ac
Am bktn...	Robert Sudden.....	583	Uhlberg.....	.....	Chemalnus.....	Valparaiso.....	Z 637,375	.....	.....	40s
Chil ship...	Hindustan.....	1543	Walsh.....	.....	Vancouver.....	Valparaiso.....	.....	.....	.....	owners ac
Br bark...	Zebina Gowdy.....	1087	Manning.....	.....	Moodyville.....	Valparaiso.....	.....	.....	.....	owners ac
Br bark...	Wilmington.....	.....	.....	.....	Wilmington.....	Vancouver.....	.....	.....	.....	owners ac

A—Also 2,389 bds lath and 5,550 bds pickets. B—Also 44,130 ft pickets and 943 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 50 bds laths. F—Also 8,269 ft pickets and 127,170 laths. G—Also 61,693 foot pickets and 23,020 foot laths. H—Also 49,846 feet t & g flooring and 1,015 bundles laths. J—Also 183,494 feet t & g flooring. I—Also 204,913 feet t & g flooring. K—Also 77,530 laths and 75,100 feet pickets. L—Also 60,000 shingles. M—Also 192,000 feet t & g flooring. N—Also 275,000 shingles. O—Composed of 64,187 feet t & g flooring, 9,809 feet deck plank, 1,210,033 feet rough and 31,860 laths. P—Also 85 spars and 300 tons coal for Hong Kong. Q—Also 637 bds pickets and 1,190 bds lath. R—Also 7,069 pickets and 72,810 laths. S—Also 2,715 bds laths and 1,330 bds pickets. T—Composed of 486,364 feet rough and 151,011 feet t & g flooring. W—Also 40,900 laths and 5,180 pickets.

SHIPPING INTELLIGENCE.

The Empress of China sailed from Vancouver July 17 for Yokohama and Hong Kong.

The repairs and alterations to the schooner Halcyon, now on Turpel's ways, are nearly completed.

The steamship Palmas arrived July 18, and passed up to Seattle to discharge British Columbia cargo.

The American ship Eclipse, 1,536 tons, Capt. Peterson, from Guaymas June 10 for Nanaimo, arrived July 14.

The British bark Sabrina, 747 tons, Capt. Organ, sailed from London July 7 for Vancouver City with a general cargo.

The British bark Colorado, 1036 tons, Capt. Gibson, arrived in Royal Roads July 17, 18 days out from San Francisco.

The British ship City of Quebec, 708 tons, Capt. Carnegie, from Callao, 41 days, arrived in Royal Roads July 17, seeking.

The British steamship Victoria, 2,990 tons, Capt. Dowell, is reported as having sailed from Glasgow July 7 for this port.

The British bark Riversdale, 1,453 tons, Capt. Finlayson, from Vancouver April 25 for Sydney, with lumber, arrived June 30.

The British steamship Loo Sok, 1,604 tons, Capt. Benson, in the N. P. line, arrived from the Orient July 17 for Tacoma.

The steamship Batavia sailed from Victoria July 16 for Yokohama and Hong Kong in the Puget Sound & Oriental steamship line.

The British steamship Devawongse, 1,057 tons, Capt. Anderson, sailed from Hong Kong July 10 for this port, in the N. P. steamship line.

The steamship Bushmills arrived at Corinto, Nicaragua, June 22. Her agents have as yet received no advice of her having sailed from there for this port.

The British steamship Mascotts, 2,113 tons, Capt. Ross, sailed from Kobe July 12 via Yokohama for Victoria direct. She is due July 26, thence to Portland.

The Norwegian ship Morning Light, 1,316 tons, Capt. Johansen, from Newcastle, N.S.W., June 9, for Honolulu, will probably be fixed to load lumber at Vancouver for Melbourne.

The British bark Glengarry, 802 tons, Capt. Davidson, now at Rio de Janeiro, has been chartered to load salmon on the Fraser River for the United Kingdom by Bell-Irving & Paterson. She is expected for September-October loading.

THE COMMERCIAL JOURNAL'S

SHIPPING LIST.

VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TONS.	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br ss	Rushmills	1188	Venning	April 13	H Liverpool	B. C. ports	Baker Bros. & Co. (ld), R. Ward & Co. (ld)	97
Br ship	Ben Nevis	1161	Giddell	Feb. 13	B Glasgow	B. C. ports	R. Ward & Co. and C. G. Johnson & Co.	137
Br bark	Fernbank	1150	Boyd	April 24	A Glasgow	Vancouver	Bell-Irving & Paterson	85
Br bark	Chill	1778	McKenzie	May 27	E London	Victoria	Turner, Beeton & Co.	53
Chil. bark	Eritrea	1089	Serra	Dec. 7	P Iquiqui	Burrard Inlet	R. P. Rithet & Co., Ltd	
Br bark	River Ganges	642	Budgo		F Rio de Janeiro	Victoria	Findlay, Durham & Brodie	
Br SS	Palmas	1500	Taylor	June 10	G Kobo	Victoria	F. C. Davidge & Co.	39
Chil. ship	Atacama	1235	Caballero	May 13	V Valparaiso	Moodyville	R. P. Rithet & Co., Ltd	67
Br SS	Mascotte	2113	Ross	July 12	K Kobo	Victoria	F. C. Davidge & Co.	7
Br bark	Lebu	726		May 29	Liverpool	Vancouver		51
Br bark	Nineveh	1174	Broadfoot		D San Diego	Vancouver		
Br ss	Empress of India	3003	Marshall	July 9	H Hong Kong	Vancouver	G. P. S. S. Co.	10
Am. ship	George Skolfield	1276	Dunning	June 12	N Yokohama	Vancouver	C. P. R. Co.	37
Br bark	The Frederick	851			C	Victoria	Robert Ward & Co., Ld	
Br bark	Fingal	2510	Fulmore	July	J Kobo	Vancouver	C. P. S. S. Co.	
Br SS	Parthia	2035	Brough		H Hong Kong	Victoria	R. P. Rithet & Co., Ltd	
Br ss	Devawongso	1057	Loff	July 10	H Hong Kong	Victoria	R. P. Rithet & Co., Ltd	9
Br ss	Empress of Japan	3003	Lee		K Hong Kong	Vancouver	P. H. S. S. Co.	
Br bark	Assel	845	Gilmour		L London	Victoria	R. P. Rithet & Co., Ltd	
Br bark	Sabrina	747	Organ	July 7	L London	Vancouver		12
Br SS	Victoria	2880	Dowell	July 7	G Glasgow	Victoria		12
Br bark	Glengarry	802	Davidson		M Rio de Janeiro	New Westminster	Bell-Irving & Paterson	

P—Via Lebu. To load lumber for Valparaiso on owners' account. A—Spoken May 20, lat. 3 N., long. 25 W. Chartered to load grain on Puget Sound. E—Passed Deal May 29, chartered for salmon to London. F—Chartered for salmon to London at 37s 6d. To arrive in September. H—June 7, sailed from Coronel. June 22 arrived at Corinto. G—Via Honolulu. D—Lumber to Sydney on owners account. C—Salmon to London at 35s, Sept-Oct. loading. N—Cargo of 2,500 tons tea. J—Sails middle of July with 2,700 tons tea and mdse. K—To sail July 30. M—Chartered for salmon to the U. K., Sept.-Oct. loading.

VESSELS IN PORT.

(July 18, 1892.)
VICTORIA.

British bark Lizzie Bell, 1,036 tons, Capt. Lewis, arrived April 24 from Liverpool, laid up. R. P. Rithet & Co., Ld., consignees.

Br. bark Martha Fisher, 811 tons, Capt. Meadowcraft, arrived July 17 from Liverpool with general cargo, R. P. Rithet & Co., Ltd., consignees. She is chartered for salmon to U. K.

Br. ship City of Quebec, 708 tons, Capt. Carnegie, arrived July 17 for orders.

Br. bark Colorado, 1,036 tons, Capt. Gibson, arrived July 17 for orders.

Br. bark Zebina Gowdy, 1,087 tons, Capt. Manning, arrived July 17. She is chartered to load lumber at Vancouver for Wilmington, Del.

VANCOUVER.

Am. bktn Robert Sudden, 585 tons, Capt. Ulberg, arrived July 6, loading lumber for Valparaiso.

MOODYVILLE.

Chil. ship Hindostan, 1,543 tons, Capt. Walsh, arrived July 4, loading lumber for Valparaiso.

CHEMAINUS.

Chil. bark Guinevere, 960 tons, Capt. Glennie, loading lumber for Valparaiso.

NANAIMO.

NEW V. C. CO'S SHIPPING.

Nic. bark Bundaleer, 921 tons, Capt.

Williams.

Am. ship Erricson, 1,568 tons, Capt.

Reed.

Am. bark Southern Chief, 1,219 tons

Capt. Swanson.

Am. ship Wachusett, 1,519 tons, Capt.

Boyd.

Am. ship Eclipse, 1,536 tons, Capt.

Peterson.

RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	5	4,678
Vancouver	1	585
Moodyville	1	1,543
Chemainus	1	960
Nanaimo	5	6,763
Total	13	14,529

FREIGHTS.

Vessel owners are very firm in their views and rates are nominal. The market has not been tested by any charters since last week, and probably an advance in the under-noted rates will have to be paid in order to induce business. Lumber freights from British Columbia or Puget Sound are quoted as follows:—Valparaiso for orders, 40s; direct port West Coast South America, 37s 6d; Sydney, 35s to 37s 6d; Melbourne, Adelaide or Port Pirie, 42s 6d to 45s; United Kingdom, calling at Cork for orders, 55s; Shanghai, 47s 6d; and Yokohama, 42s 6d, both nominal.

Grain freights from San Francisco to

the United Kingdom are purely nominal and may be quoted at 26s 3d to 27s 6d, with usual options for immediate loading, 30s for September loading, 32s 6d for October loading. From Portland 32s 6d, and Tacoma 33s 9d, both for immediate loading. Coal freights are quoted: Nanaimo or Departure Bay to San Francisco, \$2 to \$2.25; to San Diego or San Pedro, \$2.25 to \$2.50.

Salmon freights from Victoria to the United Kingdom are quoted at 35s, and from Astoria 32s 6d.

The Enderby mill is running half time only.

The B. C. fruit show will be postponed on account of the smallpox.

The British bark Zebina Gowdy, 1,087 tons, Capt. Manning, from Mollendo May 23, arrived in Royal Roads July 17, 50 days out. She is under charter to load lumber at Vancouver for Wilmington, Delaware.

The British bark Martha Fisher, 811 tons, Capt. Meadowcraft, from Liverpool Feb. 27, arrived at Esquimalt July 17 with a general cargo of merchandise and naval stores, consigned to R. P. Rithet & Co., Ld. Her manifest and list of consignees appeared in the THE COMMERCIAL JOURNAL of June 21st. She is chartered to load salmon for the United Kingdom.



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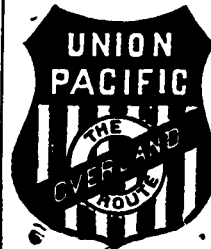
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