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Vancouver

British Columbia

TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE,
Tuesday Morning, Oct. 25.
VICTORIA.

Bradstreet's report a fair trade doing at Montreal in ocean freights. All apples are moving well, but prices are not quite satisfactory. Provisions are quiet. The demand for cheese, butter and hog products lacks snap. Country collections are good. At Toronto there is a heavy business being done in wheat on speculative demand, but collections are backward.

The Victoria market is steady but without any feature. The volume of trade has been much larger than what it was for September, and the outlook is better. A local bank has paid out \$300,000 for sealskins alone this season.

At Vancouver the merchants are satisfied and consider the outlook encouraging for a good holiday trade. Collections are reported comparatively good.

FRUITS AND VEGETABLES.

The receipts of California fruits and vegetables from San Francisco by steamship Walla Walla, Oct. 19, comprised the following: For Victoria—686 cs grapes, 91 cs pears, 17 cs tomatoes, 41 scks onions, 25 crates bananas, 58 scks sweet potatoes, 42 bxs apples, 10 cs oranges, 10 bxs figs, 2 cs peppers, 2 cs quinces, 3 bxs plums; total, 988 pkgs. The receipts by previous steamers were as follows: Oct. 9, 1,630 pkgs; Oct. 4, 1,072 pkgs; Sept. 29, 1,175 pkgs; Sept. 24th, 1,279 pkgs; Sept. 19th, 1,191 pkgs.

Grapes are the only California fruit that is in anything like large supply; prices are steady at last week's quotations. Oregon apples are being imported freely by local jobbers, the supply of native fruit not being sufficient for the demand.

Jobbers' quotations for fruits are as follows:—

Oranges—Sweet Loretta.....	\$1 00 @ 0 00
Tahiti Seedlings.....	4 50 @ 4 75
Riverside Seedlings.....	0 00 @ 0 00
Lemons—California.....	8 00 @ 8 50
Sicily.....	7 50 @ 9 00
Austrian.....	7 00 @ 0 00
Bananas, bunch.....	2 50 @ 3 75
Pears.....	1 75 @ 2 15
Quinces.....	1 50 @ 0 00
Apples—Red.....	1 50 @ 1 75
Green.....	1 25 @ 1 40
Grapes.....	1 50 @ 1 75
Pine Apples, doz.....	5 00 @ 0 00
Cocoanuts, doz.....	1 00 @ 0 00
Watermelons, crate.....	4 50 @ 9 00
Musk.....	0 00 @ 3 50
Nutmeg.....	1 50 @ 1 65

Vegetables are quoted:

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

FLOUR AND FEED.

There are no special features to note. A steady trade is reported by jobbers. The price of Portland Roller has been further reduced, and is now quoted at \$5 per bbl. by local jobbers.

The *Portland Commercial Review* says of flour: "There is much competition to sell and the price list has been cut on the majority of brands in spite of the general desire to maintain prices. The inquiry

has been slow and confined to local requirements, the foreign trade being exclusively in the hands of one corporation. Listed prices are \$3.65 per bbl. for Portland, Salem, Dayton and Cascadia, but discounts are frequent and accurate quotations impossible. The endeavor to bolster up the trade by some kind of an organization of the milling interests has thus far proved futile and it must be admitted that the condition of the trade here is anything but satisfactory and unless all the various interests combine and take decisive steps to maintain prices somewhere near the cost of production, no material change in the situation can be looked for."

The Columbia Flouring Mills quote Enderby flour in carload lots:

Premier.....	\$5 20
XXX.....	5 10
Strong Bakers or XX.....	4 75
Superfine.....	3 80

Jobbers' quotations to the trade are:

Delta, Victoria mills.....	\$ 5 00 @ 0 00
Lion, ".....	5 00 @ 0 00
Premier, Enderby mills.....	5 15 @ 0 00
XXX, ".....	5 35 @ 0 00
XX, ".....	5 05 @ 0 00
Superfine, ".....	4 05 @ 0 00
Ogilvie's Hungarian.....	5 50 @ 0 00
" Strong Bakers.....	5 00 @ 0 00
H. B. C. Fort Garry Hungarian.....	5 50 @ 0 00
Benton County, Oregon.....	5 20 @ 0 00
Portland Roller.....	5 00 @ 0 00
Snowflake.....	5 25 @ 0 00
Royal.....	5 00 @ 0 00
Wheat, per ton.....	23 00 @ 35 00
Oats.....	25 00 @ 30 00
Oil cake meal.....	40 00 @ 45 00
Chop feed.....	28 00 @ 30 00
Shorts.....	26 00 @ 28 00
Bran.....	21 00 @ 25 00
National Mills oatmeal.....	3 50 @ 0 00
" rolled oats.....	3 50 @ 0 00
" split peas.....	3 50 @ 0 00
" pearl barley.....	4 50 @ 0 00
" Chop feed.....	5 00 @ 0 00

California oatmeal.....	4 25 @ 4 35
California rolled oats.....	3 75 @ 3 85
Corn, whole.....	per ton 37 50 @ 40 00
Cornmeal.....	2 75 @ 3 00
Cornmeal-feed.....	per ton 40 00 @ 50 00
Cracked corn.....	40 00 @ 45 00
Hay, per ton.....	17 00 @ 18 00
Straw, per bale.....	80 @ 1 00

RICE.

The Victoria Rice Mills quote wholesale:

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

GROCERIES AND PROVISIONS.

The scarcity of smoked meats is the principal feature of the market. Both hams and breakfast bacon are in very short supply, and the best brands are unobtainable, such is the demand. It is a very singular fact that the prices of meats, both Canadian and American, have advanced instead of declined this month. For some years past the meat market has always declined during the past month, but the shortness of the supply holds the market strong. There is a great scarcity of hogs in both countries. This is caused in Canada partly from the fact that imports of American meats have been falling off of late years, the domestic article meeting with a better sale. Armour & Co., of Kansas City, say that they cannot get a sufficient number of

hogs to supply the heavy demand upon them for their high-class meats, which command the best market prices. Last season's pack of Canadian meats completely exhausted, and the new season's goods are expected on this market in about two weeks.

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

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

Messrs. R. P. Rithet & Co., Ltd., quote dry granulated sugar in 100 lb sacks at 5c to the trade.

Large orders for Eastern evaporated apples in boxes were placed last week by local wholesale houses. The prices paid were about 7c f. o. b. at eastern points. During the past ten days, the stock of dried Mediterranean fruits were ordered by the wholesale dealers. Consignments will shortly begin to arrive, but the bulk of the stock will not be received until the first week in November.

The *Toronto Empire* says: "Canned goods continued generally weak and depressed excepting for the best known brands, which are holding up very well on account of their reputation. Tomatoes, corn and peas can be bought at 10c for good brands for equal quantities, with seconds at 8c and fancy packs as high as \$1. It is estimated that the American tomato pack will be 1,000,000 cases short of the average."

The *Montreal Trade Bulletin* says: "There is decidedly less snap in the butter market than a week ago, but if a shipper had to fill an order, he would have to pay full prices. At present rates, however, dealers shake their heads, remembering the losses that have invariably been made in former seasons by stocking up at about the rates now ruling. Still we know a lot of 260 pkgs. of choice well kept June creamery being bought by a shipper at 22c, while 23c has been paid for a fine August creamery, and 23c for September. Holders, however, are asking more money. In dairy butter there have been sales of Eastern Townships at 20c in round lots, one choice lot bringing 20c. The sale of a carload of Manitoba butter was sold on pt., but said to be in the vicinity of 17c. Western has sold at 17c and 18c to shippers. We quote: Creamery choice fall 23c to 23c; Creamery choice good to fine 21c to 22c; Add 1c per lb for selected single packages. The cheese market is said by some to be in better shape than it was a week ago, while others dispute it. A fair volume of business is reported in this market in underpriced goods at 9c to 10c, several thousand boxes having been placed at within that range. Notwithstanding the large shipments of late a good consumptive demand exists on the other side at gradually hardening prices. The English make appears to have been

brought up pretty close, and the opinion is freely expressed that the demand for Canadian goods will continue to increase owing to the scarcity of the English make. A round lot of September has just been sold at 10½c."

Dairy produce is quoted:

Butter Eastern Creamery, tubs	27½	@ 28½
Manitoba Creamery, lb	30	@ 00
" Dairy choice	18	@ 22
" Cooking	10	@ 15
Cheese—Canadian, lb	13½	@ 11½
California	16	@ 00
Eggs, doz	21	@ 22

Smoked meats and lard are quoted:

Hams	15½	@ 17
Breakfast bacon	15	@ 17½
Short rolls	12	@ 13
Bacon	13	@ 15
Dry Salt, long clear	11	@ 12½
Pure Lard, 50lbs	13	@ 14
" " 20lbs	13½	@ 11½
Lard Compound	10½	@ 11½

Sugar—Jobber's prices ½ barrels and kegs in each case being ¾c higher:

Dry Granulated	5½	@ 5½
Extra C	5½	@ 5
Fancy Yellow	5	@ 5
Yellow	4½	@ 4½
Golden C	4½	@ 4½
Syrups, per lb	3	@ 3

SALMON.

The bark Glengary, loading at the Phoenix cannery on the Fraser river for England on account of Bell-Irving & Paterson, has already 27,800 cases on board, which were loaded by the 13th inst. and she will load 9,000 cases more, making a total cargo of about 36,800 cases. It is expected she will complete her cargo during the first week in November. Estimates place the shipments to Eastern Canadian markets this season at about 50,000 cases and it is believed that with shipments yet to be made the figures will exceed 55,000 cases. Some packers however, expect them to reach 60,000 cases. Definite figures have not yet been compiled, but the above are probably correct. The official figures place the Eastern shipments for 1891 at 60,950 cases, and for 1890 at 78,566 cases. There are now said to be six canneries on the Fraser River packing cohoes. One of the largest canners on the river says that the cohoes they are packing will be shipped to England unlabeled, and will there be put on the market and sold on their merits, and will not in any way be allowed to interfere with the famous brands of Fraser River sockeyes, which are acknowledged in the English markets to be the finest canned salmon in the world.

LUMBER.

There are no clearances to report since last review. The following charters have been effected:—British bark Fernbank, 1,338 tons, now at Vancouver, Moodyville to Valparaiso, for orders, 36s 3d; British bark Grasmere, 1,216 tons, in Royal Roads, Vancouver to Valparaiso, for orders; Chillan bark Entella, now at Callao, Moodyville to West Coast of South America, private terms. The George Thompson, on the way from Sydney, is said to be chartered to load at Westminster. The Chillan bark Eritrea, from Callao, is fully due, and is expected at Moodyville to load a return cargo on owner's account. There are at present six vessels loading at Burrard Inlet for foreign—the Nor. bark Morning Light, 1,013 tons, for Liverpool;

Br. bark Columbus, 691 tons, for Adelaide; Am. schooner Lyman D. Foster, 730 tons, for Sydney; Nor. bark Benj. Bangs, 1,118 tons, for Montreal; Br. bark Fernbank, 1,338 tons, for Valparaiso, for orders; Br. bark Grasmere, 1,216 tons, for Valparaiso, for orders.

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 10 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, 1 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	11 00
Laths, per M	2 25
Shingles, common, per M	2 25

Eight per cent on all accounts over 30 days standing.

"A VOICE FROM THE PACIFIC COAST."

"When a man decides to try his fortune out here, he must make up his mind that to keep up his end he has got to hustle in the liveliest kind of a way." This is what "a friend and subscriber of the *Monetary Times* in British Columbia" sends to that paper. The writer states that he has had nearly a two years' sojourn on this coast, and though every one will not agree with all the conclusions at which he has arrived, they will not dispute the truth or the cogency of the above quoted remark. He says, very truly, that business in all lines, out on the coast, has been quiet this summer, and that this is the off year in salmon fishing, though on the Skeena River the pack has been a good one. He states no more than the truth when he observes that, "given satisfactory freights, the lumber trade of this province must grow to gigantic proportions, as British Columbia woods are superior to any in the world." We may add that this fact appears to be appreciated, judging from the manner in which the Sayward and other properties have been taken up by the syndicate and the extensive operations intended to be carried on by them, according to what, it must be supposed, is an authorized publication of their plans and proposals.

It is very truly observed that "the only thing needed at present to make the British Columbia saw mill man's lot a happy one is increased facilities for placing his goods more cheaply on the market." Facilities of communication are what we need in every part of this large and important province, and until we obtain them our progress cannot fail to be slow at its best. Prospectors and surveyors continually inform us of the wealth of our natural resources which are at present inaccessible from lack of roads; and the experiences of Cariboo in the past continually make us wish that we had more men of the stamp of the late Sir James

Douglas to undertake to give to the country those trunk roads which it so urgently needs. It cannot be expected that for some years to come we shall have very extensive railway facilities, though as compared with our population we are not much behind other sections, more especially when we remember the character of the districts to be traversed. Still experience has shown that the province has materially gained by what it has contributed towards the cost of their construction.

The writer to whom we refer, who is evidently an Ontario man, is, it is manifest, fully impressed with the super. importance of that province, for, after giving a few figures showing the cost of certain articles of ordinary consumption, he remarks, "I do not think that this country will allow a man to get ahead much faster than Ontario." Referring to New Westminster, he says, "things are languishing, one reason being that real estate is on too high a basis and rents ditto." He goes on to say, "the average trader hasn't anything to brag about financially, and the farmer, if he is not poverty stricken, is next door to it." But to carry out the correspondent's contrasts a little further, has Ontario anything to brag about, whether as regards her farmers or her storekeepers? Has she done better than or even as well as this new Pacific province? The writer whom we quote, in the allusions he makes to New Westminster and to Vancouver also, dwells upon the large number of empty houses; but, to be candid, he has deemed it proper to make the following reference to Toronto: "Can it be true, as it is alleged, that there are between three and four thousand vacant houses there?" If this be the case, it is due to the existing tendency of the sons and daughters of farmers to throng the cities in search of what is at best but a precarious existence, rather than earn what is a certainty in the country, if purchased by hard work.

We are informed that it must not be forgotten in this connection that "the cost of clearing the land here is much greater than in Ontario." So it is, if the labor has to be paid for; but the original settler at the East was not accustomed to begin by hiring help; and that the same thew and muscle exist both here and at the East as there did in former days, there is no reason to doubt. Its exercise we want and must have. Gentleman farming does not pay, and all of us, no matter what our avocations, must "hustle in the liveliest kind of a way," and in that case we cannot fail of success.

The Hot Spring News is dead.

Kaslo will have a newspaper, to be known as the *Examiner*.

The Dominion Department of Finance has issued a license to the Canadian and European Credit System company, which has been organized to insure merchants against bad debts. The company was recently refused a licence by Mr. Fitzgerald, superintendent of insurance, and the case was appealed to the Treasury board, which has overruled Mr. Fitzgerald's decision, and the license has been issued, the company being required to put up a deposit of \$100,000

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WAREHOUSE:

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MONTREAL.

COMMERCIAL SUMMARY.

Twelve wheat trains per day leave Winnipeg for the East.

The big steel steamer *Thomas Maytham*, which has been under way at the yards of the Chic go Shipbuilding Company on the Calumet for several months, has been launched. The *Maytham* will be owned by the Kelderhouse Syndicate of Buffalo. The new boat is of the type of modern steel steamers for lake service, and will carry about 3,000 tons. She will be in service by November 1st.

Two new steel twin-screw freight steamships of 8,000 tons each will within the next twelve months be plying between Philadelphia and Liverpool and Antwerp, displacing some of the antiquated ocean travelers which have been for years doing duty as regular liners. The International Navigation Co., which will control the new boats, will shortly award the contracts for their construction to English builders

the plans and specifications having been completed some time ago.

A reduction appears to have been made in the rate of seamen's wages at Adelaide. A report says: "The rate was formerly £5 per month, but it was thought that circumstances warranted a reduction to £1. As long as £7 or £8 per month was paid for deep sea vessels, no objection was offered to paying £5 in the case of vessels which come under the category of inter-colonial ships. Now, however, that the rate in the former case has dropped, £4 was considered sufficient for the other class of vessels. The first trouble occurred when the trader *Hannah Nicholson* wanted a crew, which was obtained at the reduced rate, but in the case of the *True Blue* some difficulty was experienced, as a number of men stuck out for the higher rate and endeavored to dissuade their mates from signing. The necessary complement was eventually obtained. The articles are for a period of twelve months,

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Real Estate, Insurance, Mining & Financial

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Alliance Assurance Company (Fire), England
The British Columbia Fire Insurance Company, Victoria.
The Great West Life Assurance Co., Winnipeg and Victoria.
The Royal Canadian Packing Company, Claxton, Skeena River.

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KINKORA

(Substituted for the Valparaiso)

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Victoria & Vancouver

About the End of OCTOBER.

Freight will be taken at the rate of 12s. 6d. per ton measurement; 15s per ton dead weight.

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NOT NECESSARY BUT EXPEDIENT.

Once upon a time the Roman Catholic Archbishop of Cologne was catechising the children and asked a boy:

"Is the sacrament of confirmation necessary to salvation?"

"No, your Reverence," was the reply, "but when the occasion to receive it presents itself, it should not be missed."

"A good answer, my child," said the prelate, and turning to a little girl who was near, he asked:

"Is the sacrament of marriage necessary to salvation?"

"No, your Reverence, but when the occasion presents itself, it should not be missed."

CONDITION OF FARMING.

The *Irish Textile Journal* says there is room in Ireland for a joint stock farming company, and that the times are ripe for such an undertaking. It is pointed out that "land is low; it hardly seems as if it can get lower in value than now. Culture is better understood, and science is adding to our knowledge and resources every year. At the present moment, there is a great awakening of interest in improved and systematic work through the increase of co-operative creameries in the south of Ireland. There are now 27 of these dairy societies, as against 17 last year, in good going order, and, what is more, returning a fair profit. Each of these may be considered a capital object lesson in developed agriculture and associated enterprise, and each of them represents a substantial triumph over obstinacy and prejudice."

EXTRACTION OF PERFUMES.

Six methods of extracting perfumes are known. The first is expression by means of a special press, which is applicable without too great loss of fruit skins rich in essential oils, such as orange and citron peel, previously grated. Another method is that of distillation, which consists of heating flowers with water in a boiler. The essential oil is volatilized and is condensed with the vapor of water in a worm and Florentine receiver. The water usually goes to the bottom and the oil floats. The oils of neroli, rose, patchouli, geranium, lavender, caraway, etc., are obtained in this way. The process is not applicable to the delicate perfumes of the *mignonette* and the violet, and for them recourse is had to maceration of the flowers in animal fat or mineral oils, which have the property of absorbing odorless substances, and are then washed in alcohol. The flowers are usually heated in the fat or the oil for a variable number of hours. For perfumes which cannot endure a high temperature, the petals are placed between frames of glass coated with fat. This is the process of *enfleurage*. The pneumatic process, which consists in causing a current of perfumed air or carbonic acid to be absorbed by coatings of lard on glass plates, appears not to have given satisfactory results. Another process consists in dissolving perfumes in very volatile liquids, like sulphuret of carbon, chloroform, naphtha, ether or chloride of methyl and volatilizing the

solvents, which can be done at a low temperature in a vacuum. The last method has given very satisfactory results in the extreme delicacy and great accuracy of its returns.

DISCOVERY OF COFFEE.

Once upon a time, a poor dervish living in the deserts of Arabia noticed that his flock of goats returned home every evening in a state of unaccountable hilarity, says an exchange. The phenomenon puzzled him immensely, and he proceeded to try and discover the cause. He watched his goats one day and found them feeding on the blossoms and berries of a small tree. The dervish seems to have been of an experimental turn of mind, for he decided that the best thing he could do in order to solve the mystery was to see if the berries would have exactly the same effect on his own spirits as on those of the lower animals.

So he made a hearty meal of the fruit and leaves of the shrub, and at once all anxieties and griefs disappeared from his mind, and he became as jocund as his own goats. The story goes on to relate how his wife and friends failed to understand the reason of this remarkable elevation of spirits, and roundly accused the dervish of being intoxicated. In order to prove his innocence of this charge, the offender could only produce some leaves and berries of the tree which had so much exhilarated him, and request his accusers to try their effect. They tasted and became converted, and that was how people first took to drinking coffee.

HOW TEA IS SORTED.

Tea sorting is one of the common occupations of young girls in tea-farming districts of Japan. They carefully pick out all the seeds, weeds, bits of bark and other rubbish that unavoidably fall into the basket during the picking.

The sorting is done after the tea leaves have been fired—that is, dried by being placed in a tray, with a stout paper bottom and shaken over a charcoal fire for a time, and then placed on the top of an oven built for that purpose, when the drying operatives twist the leaves by hand.

The pickers, besides taking out the rubbish, in many cases sort the leaves into different grades, the better qualities being taken out and sold at very remunerative prices. The Japanese teas are divided into eight grades, but unfortunately the best of them are not sent to Great Britain.

After the tea has been dried and is ready for picking, it is carefully sifted, and then packed in lead-lined chests and in caddies. The dust from the sifting is saved, and large quantities of it are sent to America every year. It is sold much cheaper than the perfect tea. The dust only costs from about sixpence a pound wholesale, and by careful admixture with good tea can be made to retail at two-and-sixpence.

Omaha is flooded with counterfeit silver dollars.

The revenue of the Western Union Telegraph Company last year was \$23,700,000; expenses, \$10,300,000; profits, \$7,400,000. The net surplus is \$13,576,899.

RUN ON A BANK.

Recent English exchanges contain interesting and graphic accounts of the recent troubles in banking circles in London. The suspensions of the London and General Bank, and of several building and investment companies, created doubts as to the stability of the Birkbeck Bank in Chancery Lane, and an extraordinary scene took place. A large number of customers gathered round the door early in the day and (we quote from the *Times*) "as the morning advanced the crush became greater, and, by the afternoon, the scene, both within and without the bank, was remarkable." The directors appear to have been fully equal to the occasion and to have had their securities in such shape as would have enabled them to realize immediately a sum of over £5,500,000, amply sufficient to meet all liabilities which they could be called upon to pay on demand. On the first day of the "run" notices were prominently posted that the bank would be open till one o'clock at night in order to afford time to meet all demands, and every possible facility was afforded to enable depositors to withdraw their funds. Notwithstanding this, fully two thousand had been unable to enter the building when it was closed at one o'clock, and on the following day there was no abatement in the rush. On the second day the doors were closed at four o'clock and again there were two thousand people waiting outside unable to enter. Some idea of the excitement may be formed from the fact that three hundred constables were on duty for the occasion. On the third day there were not nearly so many customers, and confidence began to return, and in the afternoon the panic was practically at an end. It had been officially announced that the Bank of England had advanced the Birkbeck half a million sterling, and the Union Bank offered a million if required. Not quite a million of money was withdrawn during the three days the panic lasted, and it was evident that only the smaller depositors were alarmed, and that the bank had retained all along the confidence of all large investors. The statement was published that "there are only three banks that stand higher than the Birkbeck in the investment of their funds in British Government securities, viz.: Bank of England, £26,000,000; National Provincial, £13,000,000; London and County, £8,000,000; the Birkbeck coming fourth with £5,000,000," while the Birkbeck has the special advantage of having no branches, so that in case of a run like the one recorded, the energies of the management could be concentrated on a single point of attack, instead of being divided by the demands of a number of branches. The bank was established in 1851 and advertised that "for the encouragement of thrift" it receives small deposits, allowing "3 p. c. per annum on each completed £1."—*Shareholder*.

There were launched from the Scotch shipbuilding yards last month twenty-seven vessels of 25,487 tons (as against 22,733 tons a year ago) of which sixteen, representing 5,476 tons, were steamers, and eleven, measuring 20,011 tons, sailing ships.

THE BRITISH COLUMBIA COMMERCIAL JOURNAL

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VICTORIA, TUESDAY, OCTOBER 23, 1892.

LIFE INSURANCE DEPARTURES.

Continually are insurance reforms of some kind or another being introduced, each being a step in the direction of seeking for a particular institution more popularity in the continual and increasingly close competition for patronage. Among the latest developments it is worthy of note that preliminary steps have been taken to organize a Woman's Life Insurance Company, with a capital of \$250,000, the principal office of which will be in Chicago. It has been well remarked as a special feature of life insurance policy that there is but little disposition among the companies to encourage applications for risks on the lives of women, although it is safe to say that more than seventy-five per cent. of the life insurance held on this continent is for the benefit of women. Some companies, for some reason or another, will not accept women on any terms, while the rates in some others amount almost to a practical prohibition. In view of these facts it is satisfactory to notice that the existing disability—however great or small it may be—is in the way of removal. It is true that women folks are subjected to conditions that do not obtain in so far as men are concerned, but, on the other hand, the sterner sex are no more exempt from the ills of life than those for whose special benefit this new enterprise is being undertaken in Chicago.

Then, again, the Edinburgh Life is issuing a new policy, which enables a father to insure his son, beginning at the age of 10, by payment annually of £11 for £1,000. If he waited till the son was 25 he would have to pay £21 for the same amount. The insurance, it may be observed, does not commence for 15 years after the issue of the policy, but if the assured dies before the expiration of that 15 years the whole of the premium paid will be returned. If he should die after that 15 years the £1,000 will be paid in full. Should he wish to cease the payment of premiums at 20 he will pay £13 per £1,000, instead of £11. Possibly the particular provisions that the risk be not taken until ten years and that the actual insurance shall not come into effect until after the delay of fifteen years are in some sense to guard against the trafficking in juvenile life which developments in the mother land have shown to be extensively practised in connection with certain benefit associations whose object was to assure for children the expenses of a doctor and the outlay necessary to a funeral, which,

small as it is, has been sufficient to lead to the commission of numerous child murders. This, however, is in this instance amply guarded against from the fact that it is only at ten years of age that the policy is issued, the subsequent delay in its coming into effect materially reducing the risk of the company, as the fifteen years during which the policy is in effect inoperative cover a period of life that is peculiarly susceptible to fatal maladies.

In a word, this departure is not as advantageous a one as at first sight it might appear to be, for the insurer does not, in case of early death, even obtain interest upon the £11 which he has been paying annually. According to the above figures, however, the payments up to the age of fifty years upon an unlimited £1,000 policy, begun respectively at ten and twenty five years, would be as £200 to £225, nothing being said as to profits which may have and are certain to have accrued either for the benefit of the company or the person assured. It is to be presumed, however, that there would be something of the kind to the benefit of the policy-holder, who, in these days of extremely close medical examination, would be likely to pass much more readily at the earlier than the latter age, when habits might have grown upon him that were not conducive to longevity.

With the growth of life insurance the companies have not unnaturally become increasingly particular as to the character of the risks they insure. Many of them grew rich and powerful out of the profits on lives at which they would not condescend to look in these days. If life insurance is worth anything it is doubly valuable to a class which while it does not come quite up to the standard is, under ordinary conditions, quite as viable as that which meets with the highest favor in the estimation of the companies. Indeed, it may be said that in many instances rejected lives are longer than others which at the same time passed the rigid inspection of insurance medical officers. Many people are and have been turned away not because there is anything the matter with them individually, but, because relatives of theirs have died at an earlier period in life than ordinary, there being no evidence to show that a constitutional taint or a constitutional weakness has been transmitted to their successor. Everything may show that the applicant for insurance is as sound as a bell, yet for this reason there appears to be no hope of insurance for him.

Then again there are others who cannot pass a first-class muster because of some trifling heart or lung defect caused by severe sickness, such for instance as *la grippe*, by which so many were recently severely attacked. These people perfectly understand their constitutional conditions and this knowledge induces them to forearm themselves and guard against anything to which their well understood weakness renders them susceptible. We have heard of numerous cases of this sort, in which, indeed, the examining officer has remarked "sorry I can't pass you under the regulations by which I am governed, nevertheless I consider you a much better life for insurance purposes than many to which no objection can be taken. You know how to preserve your health and do

it, while others in the full strength of their manhood have no idea what their systems can bear and, in consequence, make havoc with them." There are some companies which do not ignore such cases as those referred to. Indeed, they cultivate this business quite as profitably as the first class risks we have referred to. Of course they charge a higher rate; but, so far as we are aware, none of the companies issuing such policies cover ground like this here.

THE SEALING SEIZURES.

There is every indication that Russia realizes that she made a great mistake in seizing the Canadian and American sealers a long way outside of any jurisdiction to which she might legitimately lay claim. The story now comes from *Metropaulovsky* that Captain de Levron, commander of the seizing cruiser *Zubiaka*, has been removed on the ground that he is insane; but, however this may be, it is certain, according to the *Official Messenger*, that his action was at first approved. The paper in question, after giving the Russian version of the occurrence, declares that the poor catch of seals on Copper Island is due to the fact that the rookeries have been destroyed by the sealers, especially the English.

It may be remarked that the latest information received from Japan states that the Government of that country intend to adopt, next season, even more severe measures than the Russians with respect to vessels found sealing in the vicinity of the Japanese waters. It is claimed by them that the Japan seal are becoming exterminated through the action of sealers from this side the Pacific in raiding the rookeries, and this will be made the excuse for driving all vessels away. Victoria sealers it may be stated claim to have information that Japan has been incited to this action by the representations made by the officers of American cruisers who also supplied Commander de Levron with the information on which he acted. The evidence that the U. S. Yorktown's officers supplied de Levron with copies of the chart which they had seen on visiting the British Columbia sealing schooners early in the season is claimed to be conclusive, and in consequence there is considerable indignation at the part played by the American officers, who have manifested themselves to be more than friendly to the Russians, into whose hands they have been playing all along.

We had occasion to refer some time since to the arrival and the disappointments of Premier Dibbs, of New South Wales, who burned with indignation because he did not receive almost Royal honors, when at Ottawa. It is now said that the Government of which he is the head seems inclined to renew for another year the subsidy for the mail service between San Francisco and Sydney, pending the making of arrangements for service by the Vancouver route. It is evident that he meant to do business, and since the proposed contract is only to be a temporary one it is probable that it will not be very long before the Canadian-Australasian Steamship service will be inaugurated.

PROGRESSIVE BUSINESS MEN.

We are glad to learn that there are in Victoria some gentlemen—even if their numbers reach only, as it is stated, "from one to six," who have some ideas of progress and are anxious to be abreast, if not ahead, of the times. Their zeal, however, to let people know who they are and what they intend to do apparently oozed out at their fingers' ends, for the meeting called the other day by some of the more ambitious and demonstrative of them turned out, it is reported, a miserable failure, and the proposed organization was still born. How much it might have accomplished had it only received the proper elements of life, it is difficult to conceive. The promoters of the departure were assuredly not anarchists for they desired to do some building up; but, because they were, in a sense, agnostics, they were doomed to failure.

As far as our information goes, it was not because the promoters were heavy men that what little life there was was crushed out of their undertaking, but it seems to have been because of the lightness of their calibre and their lack of commercial "influence" that their movement failed to catch on. They have this satisfaction, however, young and green though they may be, they will possibly improve with age. As they grow older, the first named difficulty will disappear, and, if they only hold on, they may get much better seasoned when, if they are of the same mind as to the need of a "Progressive Business Men's Association," they may induce commercial men of ripe experience to join in with them. We are not aware who constitute the body of promoters of the association; probably had they contrived to bring it more prominently forward, it might have received serious attention from Victoria's solid men who have not quite unnaturally been led to think that the idea was to play at business as some of our would be public juveniles have an inclination to play at politics.

BEWARE OF IMITATIONS!

It will be remembered that some time since prosecutions were instituted and successfully carried out against a number of persons, an important part of whose business it was to place on the market what purported to be Hennessy's brandy, while liqueurs and spirits of other well-known brands were also offered either in original bottles, the old labels of which had been carefully cleaned, or with labels that were so excellent an imitation that it was difficult to detect the fraud. The punishment—a heavy fine—was meted out to the offenders, and it was hoped that in this way an end would be put to the practices of the misdemeanants; but the crime is frequently brought to light, and it is understood that all over the Dominion special efforts are being devoted to put an end to these practices.

Moreover, imitations of Lea & Perrin's Worcester Sauce, Crosse & Blackwell's Pickles and other condiments have been and are still being looked after, it having been discovered that the public has been grossly imposed upon by open and unblushing counterfeiting, but, as in the

case of the brandies, by means of original bottles having in some cases a forged label, and in others one made closely to resemble the genuine thing, in name, color, type, and directions, but having in somewhat minute type something to signify that it was put up by So and-so—not the original patentee.

From start to finish the whole thing has been and is a gross swindle, and it is due to the consumers that the offenders, wherever and wherever they may be, should be discovered and brought to justice. It is said that recent inquiries made on this coast with respect to some of these swindles are not unlikely to result in criminal prosecutions, and, it may be, the exposure to the public view of other deceptions that have been practised by some people who were apparently too anxious and too much in a hurry to get rich to wait for their riches to be acquired in a straightforward manner. Recent reports issued by the Government at Ottawa have indicated to some extent how great and how deep-rooted is the evil, which all honest men will be only too anxious to see brought to an end.

B. C. BOARD OF TRADE.

The annual report of the British Columbia Board of Trade has been officially published. When it was presented at the annual meeting of that institution, we glanced at some of its contents, and are now glad to see them compiled and put together in a more convenient and handy form for present and future reference. The record is one of almost uninterrupted progress, but it shows in not a few instances where the apathy and neglect of the authorities at Ottawa have prevented far more satisfactory results. In this connection, the information given in tabular form is especially valuable, showing how much we have achieved year after year. It may not be out of place to observe that exports, the produce of Canada, from British Columbia for the year ending June 30 last, amounted to \$6,574,983, of which products of the mine were \$2,479,470 and the fisheries, \$2,351,083. These are our own provincial resources, and to them may be added products of the forest \$125,278 which come directly under the same category. This is no small showing for a province like ours which was only recently so lightly esteemed that a certain section of Dominion politicians who always turn their attention to Washington, had no hesitation in talking about a severance of the connection. In this matter of exports, in proportion to population we more than hold our own. Then, if we turn to our contributions to the public revenue, as evidenced by our customs department collections, we are able to say that we are not a whit behind. The revenue figures for the year were: Customs, \$1,306,971; Victoria contributing \$1,081,601. We do not desire to harp on the same old string all the time, but what are we getting in return for this contribution? Official neglect whenever we demand that necessary improvements and public works be carried out and delays and high-handed treatment when we ask that our grievances be redressed.

THE FUR OUTLOOK.

LATEST cable advices indicate that there is an upward tendency in the price of furs, recent quotations from C. M. Lampson & Co., the well known London fur handlers, giving fifty-five and sixty shillings as the price of seals. The local interest is manifestly satisfied with the turn things are taking, if we may judge by the shipments which are being constantly made from Victoria. Lampson & Co., hold sales of general furs on Nov. 21 and 22, when raccoon, skunk, opossum, mink, marten sable, grey, red, and white fox, bear, wolf, wallaby, wombat, Chinchilla monkey, otter, and Thibet lamb will be offered. On Nov. 23rd, 7,500 Alaska, 20,000 Copper Island, and 20,000 South Sea, Cape Horn, and North West coast seal skins will be presented for competition. The London trade is it is satisfactory to note manifesting signs of vitality which has been to some extent wanting, while in New York signs of improvement and changes for the better are general. Workmen are in request and are employed day and night to fill orders promptly.

OCEAN RECORDS.

There are many who will recollect the famous Cunard liner Scotia as being the speediest and most fashionable steamship which crossed the herring pond. Her fastest passage between Queenstown and New York was made in 1860, when she covered the distance in 8 days 2 hours and 48 minutes. Gradually the time was reduced by the Inman, White Star and other steamships, until in 1880 the Guion greyhound, the Arizona, brought the record to 7 days 7 hours and 23 minutes, her sister ship the Alaska going it better in 1881 in 6 days 18 hours and 37 minutes. In 1888 the Cunarder Etruria covered the distance in 6 days 1 hour and 55 minutes. But this has now been still further reduced by the Inman liner City of Paris, which recently did the distance in 5 days 15 hours and 58 minutes. The Alaska and Arizona have, it will have been already noted, been secured by the Northern Pacific Steamship Company to go into their Oriental service in conjunction with the steamer Victoria. They are, it is said, to be put into as good a condition, if not better, than they were ever in.

WHAT pull, may we ask again, has the only original Samuel Wilmot, who has about him so strong an odor of antiquated fish, that he should again have been appointed a commissioner to make inquiries into the conditions of one of the most important natural industries of the Dominion? We observe that Hon. C. H. Tupper has appointed him to preside over an investigation into the spawning season in the great lakes of Ontario. Mr. Wilmot has his opinions as to this already formed before he begins, and will, there is every reason to believe, from the very inception of his labors, render himself just as obnoxious to those with whom he will be associated as he did to those with whom he was similarly engaged when in this province and in Manitoba also. Besides, those whose interests are specially concerned have no reason to expect that they will receive any more equitable treatment than did the canners on the Fraser River or the fishermen on Lake Winnipeg and the Red River.

COURTESY AS AN ELEMENT OF SUCCESS IN BUSINESS.

In a recent issue of the *Michigan Trade Journal*, an able and exhaustive article appeared under the above caption, from which the following extracts are taken and presented to our readers for their attention:

"Among the manifold items of advice tendered in print, referring to the relations between dealer and customer, politeness is mentioned as the principal means of building up and retaining a profitable business. This may not consist so much in language, action or dress; though each is a part of what may prove attractive to most people. Outside of all this there is a certain subtle something which no writer can describe or account for, that goes into the make up of a truly popular salesman and may easily be recognized by nearly everyone at first sight. When once noticed or felt, however, it remains a permanent impression of such a pleasing nature that one is always glad to duplicate the favorable sensation at the earliest opportunity.

Politeness is a virtue not always easy to practice in this age when so many customers are a continual provocation to the exercise of an opposite manner. Too many are in the habit of considering one who sells goods as a common enemy, whom it is lawful to circumvent, even at the expense of truth. They accordingly decry the quality of goods, hector, contradict and abuse the one who for the time happens to be the unfortunate victim to their bad manners. In the face of false statements made to serve a purpose, or coarse, insulting invectives, the average dealer or clerk deserves all credit he receives for keeping his equanimity under pressure. But when people of a higher moral tone, equally lacking the spirit of true courtesy, use their whims and preverse fancies as scorpion whips to goad the hard-worked employes, who vainly attempt to please, the Mark Tapley of trade becomes a conspicuous figure, entitled to special merit.

"Among the large number who in the way of business are brought in contact with the public, politeness finds expression in various ways. Yet the ways of some who really mean to please do not always attract nor conciliate. The quiet, even tempered business man with no pretence to polish can win the approval of the public where pompous and overbearing civility is sure to fail. He will also have an advantage over the one whose politeness is for revenue only, and whose business tag is visible through all of his pretence. For, like a garment, genuine courtesy looks best on the person that it best fits. As in the different shades of color in the garment it proclaims the tone of the wearer as well as the personality.

"No refinement of manner, however, can gild a bargain in the eye of a purchaser the second time if the goods first bought have not proved to be as represented. In the competition of seasonable or fashionable goods the tendency is in advertising, to tempt the customer

by statements that, while technically true, create a false impression and pave the way to disappointment. The gilt of polite behavior cannot make these varnished temptations always pass current in open market. When found lacking in the intrinsic value of truthfulness they are often discounted more than the alloy denotes, because of the damage done to confidence. The most important thing is to have whatever is done or said in the way of good feeling or kindly personal attention be at the time just what it is intended to secure.

"The influence of refinement and surface polish upon trade is felt mostly in certain lines and to a limited degree as an incidental attraction. It is not the main feature that dominates the avenue to commercial success. But when business is conducted wholly through personal contact and solicitation the best manners and most polished address win against all competitors.

"In this money getting age, men often forget, in the rush for wealth, gems by the wayside that, if seen and gathered, would enrich the possessor by making his material gains more available for permanent happiness. The small courtesies that smooth the asperities of trade—the sterling honesty of purpose that would rather give or lose than take another's disadvantage—the sweet charity that places in needy hands unnumbered and unrecorded gifts prompted alone by an impulse that knows no change through fear or hope of reward—and above all that happens in the vicissitudes of commercial life, the right way as blazed by conscience is the only true way to final success—these are the "gems of purest ray serene" without which no business man, though possessed of technical knowledge and insight into human nature beyond the ordinary, is perfectly equipped for his calling."

HOW'S BUSINESS.

Whether or not your business will be a success depends largely upon your will. If you are of a morose disposition and are constantly examining adverse circumstance, adding to it the weight of your doleful impressions and throwing it on the failure side of the scale, you are pretty certain to tip the balance in that direction. On the other hand, if you seek for the elements that make for success and make them weighty with pluck and determination, throw them on the right side of the balance and keep them there, you will be very likely to keep the beam tipped in that direction. Even if a merchant's affairs are in a pretty shaky condition, he can reverse matters by a heroic exertion of will power. This is well illustrated by the influence of the mind over the body. The state of mind of an invalid influences largely his recovery from disease. Where the mind is cheerful and the patient can be influenced to believe that recovery will be speedy advance towards health will be far more rapid than those of a melancholy turn. And again, where the patient makes up his mind with firm determination that he will get well, this result usually follows; while the converse is frequently true.—*Commercial Bulletin.*

SHIPWRECKS OF A YEAR.

We hear much of the finely modeled ships that are built from time to time, but little of the many vessels that are lost. Occasionally public interest is excited by heroism displayed in saving a shipwrecked crew; but in many cases the loss of a good ship is only indicated by a line or two in the list of casualties in the daily papers. Who, for instance, would think that last year sixty eight vessels, the larger proportion ships, sailed from some port or other, and according to Lloyd's annual return, never again were heard of, and these, too, were fairly goos-sized crafts. What of the crew?

The story can never be completed—the suffring may be but guessed at. And Britain and her colonies have more than their fair share, for while we make up half of the total losses, we contribute 25,500 out of the 49,100 tons which has thus passed out of record. The total of wrecks, too, seems large—1,086 vessels of 619,916 tons, but it must be remembered that there are probably afloat on the high seas over twenty millions of shipping, which fact, although it increases the surprise that so many vessels should be lost without any news, indicates generally a fairly low ratio of loss—3 to 4 per cent tonnage. It may be accepted as a testimony in favor of steel that of the total tonnage lost only 12 per cent was constructed of this metal, while 41 per cent was of iron and 47 per cent was wood and composite vessels.

As to nationality, we find that the "death rate" of tonnage on Britain's fleet is 2.67 per cent, and of the colonies 3.13 per cent. The highest rate is attained by Norway with 5.24 per cent; Russia being next with 3.91 per cent, and Sweden with 3.35 per cent; while the lowest rate is Spain, with 1.65 per cent. The sailing shipowning States comes highest. Britain has a heavier loss to ships than steamers—3.90 per cent of the former against 2.30 per cent of the latter, her total losses for the year being 315 vessels of 22,912 tons.—*Engineering.*

THE LABOR OUTLOOK IN GREAT BRITAIN.

A cable report from London says: "The labor outlook in the large manufacturing and shipbuilding centres of Great Britain is very threatening. A crisis is probable in the cotton trade that promises to have more widespread results than any of the previous troubles that have occurred between the masters and operatives. And in the shipbuilding trade of the Clyde only one-third of the berths are occupied, and no new orders are in hand. It is said that 15,000 hands who were employed in various capacities about the yards are idle, and those who are still at work are working on short time. To make matters worse for the employees, the masters have now decided to make a general reduction in wages and have announced that engineers, iron founders and shipbuilders will henceforth receive 10 per cent less money for their labor than heretofore. This reduction is to take effect on October 10.

The Clyde miners have also been notified that their wages will be reduced 6d per day on and after the 10th of the current month.

TOBACCO AS A DISINFECTANT.

The old adage, that "there is a silver lining to every cloud," has found confirmation in many directions during the scare over cholera. Public attention has been directed to sanitary conditions and the diet requisite to keep the system in a condition to repel the germs of disease. It is certain that the people know more about precautions in diet and the use of disinfectants than ever before. This is due to private as well as public endeavor. J. Edward Cowles, of the cigar department of the Thurber, Whyland Co., is on deck with the following timely hint:

"It may be news to some, but it is nevertheless true, that tobacco is one of the best disinfectants known. It is said that in Hamburg, where cholera rages the worst, 'He smokes now who never smoked before, and he who always smoked, now smokes the more.' It is rare that a man is seen on the street without a cigar or a pipe in his mouth, complacently meandering along the streets and thoroughfares confident that cholera will not bother him as long as he has a cigar in his mouth.

"The tobacco plant is certainly one of the most wonderful of nature's productions. It is not only susceptible to all influences of the weather and climatic changes, but absorbs every pronounced taste or flavor with which it comes in contact, (in most cases to the injury of the tobacco itself.) Neither cigars nor tobacco should be kept in a dessicating atmosphere; such as a furnace heated room, nor in a cellar which is likely to have more or less dampness. Nor should they come in contact with such articles as tea, coffee, sugar, fish, soap, cheese, etc. But, as a disinfectant, tobacco is known to kill germs of disease, as well as to destroy moths, microbes, etc."

This is a good argument for the retail dealer to use in selling cigars.

A WORD ABOUT DUNS.

If the creditor would strike the iron when it is hot, he should push collection at the time it is due. At that time he will usually find the debtor in a favorable frame of mind. Not many men in debt view with indifference the near approach of the day when the money is expected. It has a disturbing effect, has the sense of swiftly maturing debt, and the man it disturbs feels at no other time so serious as when prompt notice comes that the money must be ready by the time agreed upon. Indulgence banishes care, and if the creditor obligingly refrains from an urgent or direct call for the money, he weakens this sense and correspondingly loses control over the debt. Any one who undertakes collection after maturity will realize this. That explains the secret of failure of repeated duns. The dun that comes at the critical time, that holds on and does not take "no" for an answer, that keeps the water hot right about the time of maturity, will get money if there is any. The easiness of some collectors defeats their purpose. They leave an impression on the mind of the debtor that they are not in want of the money, and would rather go without it than urge its payment. Of course he then feels that it is unnecessary for him to part with spare

money upon so weak an appeal, and either replies or does not reply, but sends no money. The key-note of the tone of all replies is taken from the letter of the creditor or collector, and is earnest or apologetic according as the dunning letter is. You may ask if you would receive. There may be a little embarrassment avoided this fall if that be kept in mind.

THE OLD SHIP SUCCESS.

A passenger who arrived in Australia by the old ship Success (now lying at the bottom in Kerosene Bay) describes the voyage he made to Adelaide in her in the good old days of her immigrant career. He says: "She left England on September, 14, 1847, and arrived at Adelaide on January, 29, 1848, but she did not get up to the port till the 4th February, as she had to wait for a favorable wind to take her up the river. She discharged cargo, reloaded, and went down to the bay again. A thunderstorm came on, she dragged anchors, went ashore, and had to be unloaded. She came up to the port and was careened for repairs, as there was then no patent slip. You will see by the length of time we were coming out that something unusual must have transpired. Well, her troubles, or I might say ours, began the night of starting. It was a terribly rough night when we started from the Downs, and very dark; all the sailors were new hands in the ship, and some of their heads were not so clear as might be wished. Our main hatch could not have been properly secured, as the water came down by tons. There were about 70 people aboard. We were to have finished our loading at Plymouth, but I believe had the vessel put into the wharf, the greater portion of the passengers would have left, as many of them were very sick and ill. They brought the remainder of our living cargo to the ship in barges. Then we had it pretty rough in crossing the Bay of Biscay. At the line we lay becalmed three weeks, after which we had a week's very rough weather. We were running under a close-reefed mainsail, and the old ship (she was well seasoned at that time) began to leak badly, the pumps having to be kept going day and night for some time till the carpenter could find where the leakage was, and I believe had there been no men on board besides the crew, it is more than likely she would never have reached her destination, as the crew would have been too much overworked. Eventually we got near Kangaroo Island, and then we got on to something harder than water, but as it was moonlight and near land it caused little alarm. We got off soon and found we were stuck fast on Troubridge Shoal. Here we had to stick some hours, but the tide was fortunately low when we struck, and when it rose it lifted us off again."

Three million pounds of fish were caught in Lake Winnipeg the past season.

The General Transatlantic Steamship Company declared that on and after Oct. 22 its vessels will again sail from and arrive at Havre.

RESPONSIBILITIES OF PHARMACISTS.

Sensational journalism does much harm, but occasionally its results are beneficial. The New York World, in a search for sensations, has been rather more fortunate in the selection of a topic than it sometimes is. A reporter played the detective on a small drugstore in that city, and found that a young and incompetent person was both dispensing and prescribing without any supervision whatever. As the newspaper story goes, the youth unhesitatingly dispensed pills, each containing $3\frac{1}{2}$ grains of opium, labled "one every hour," and also put up a prescription for a highly poisonous dose of hydrocyanic acid and morphine, although neither the customer nor the writer of the prescription was known to him. Nor did he question the accuracy of the prescription or of the directions. The case has been placed in the hands of the board of pharmacy.

The object of the paper was ostensibly to show the public how careless pharmacists are in compounding prescriptions. What really has been done to show how careful pharmacists must be, how much of accurate knowledge they must possess, and how entirely the lives and welfare of their patrons are placed in their hands. These are lessons which cannot be too deeply inculcated in the public mind. That one pharmacist was found recreant to his duty is a cause of reproach to the board to whom the execution of the law is intrusted, and not to the hundreds of careful and conscientious men who serve their patrons faithfully night and day for a mere pittance.

There is a well accepted theory in commercial matters that duties involving great responsibilities require liberal compensation. Let the public be brought to thoroughly appreciate how grave are the responsibilities resting upon the pharmacist and it will be less prone to cavil at prices. We should, therefore, welcome and aid every effort which tends to enlighten the public upon that most serious topic, the responsibilities of the pharmacist.

DOES CIVILITY PAY?

The other day, a well known life insurance agent, having his office on Sansome street, near California, entered an equally well known hardware store. Enquiring for the proprietor, he proffered his business card by way of introduction, and was about to make known his wants, when he was somewhat startled at having his card violently thrust back into his face, the movement being accompanied by the remark: "You must excuse me, sir, but I have no time to talk insurance during business hours. I can't talk to you. You can do no business with me to-day." "But, my dear sir," interrupted the insurance man, gasping with astonishment; "I had no intention of talking insurance to you. I had called to purchase a kitchen range." The merchant was profuse with apologies, but a rival establishment got the insurance man's order for a forty-dollar range that afternoon.—*Adjuster.*

THE COMMERCIAL JOURNAL'S SHIPPING LIST.

BRITISH COLUMBIA SALMON FLEET 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CAS.	VALUE.	ARRIVED.
Br bark	Martha Fisher	311	Meadowcroft	Oct. 18	Victoria	Liverpool	31,002	\$163,151	
Br bark	Glengarry	82	Davidson		Fraser River				

B. C. LUMBER FLEET, 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	PL.	FOR.	CARGO PT.	VALUE.	ARRIVED.	RATE.
Br ship	Athlon	1371	Dexter	Jan. 5	Vancouver	Adelaide	1,135,128	8,265	March 18	47s 6d
Nor ship	Morning Light	1316	Johansen	Jan. 22	Vancouver	Melbourne	1,091,171	9,133	March 25	69s
Am bark	Hesper	651	Sodergren	Feb. 29	Vancouver	Shanghai	751,921	7,781	April 25	59s
Br ship	Angerona	1215	Anderson	Feb. 25	Vancouver	Valparaiso	831,357	7,033	May 20	12s 6d
Nor bark	Czar	1324	Christopher	March 1	Vancouver	Adelaide	1,016,611	10,476	June 7	57s 6d
Nor ship	Agnes	811	Hofgaard	Feb. 20	Cheminus	Antofagasta	692,540	6,415	June 11	57s
Nor ship	Kathinka	1403	Klevenberg	March 12	Vancouver	Melbourne	1,228,925	9,231	May 28	68s
Chil bark	India	923	Funk	Feb. 22	Vancouver	Valparaiso	833,291	7,033	May 10	owners ac
Br bark	Glenberrie	820	Groundwater	March 21	Vancouver	Iquiqui	521,510	7,033	June 8	37s 6d
Br ship	British India	1120	Lines	March 31	Vancouver	Valparaiso	823,806	9,215	July 11	37s 6d
Am schr.	W. H. Talbot	756	Bihm	March 14	Vancouver	Tientsin	1,028,876	10,272	May 28	67s 6d
Am schr.	Reporter	523	Dwyer	March 3	Cheminus	San Pedro	1,028,876	9,272	June 23	Private
Br bark	Riversdale	1453	Finlayson	April 25	Vancouver	Sydney	1,127,181	9,873	June 28	47s 6d
Br bark	Mistletoe	821	Smith	April 25	Vancouver	Wilmington	798,275	7,982	Aug. 31	\$16.00
Br bark	Crusoe	2218	Leithwaite	April 18	Vancouver	Iquiqui Callao	1,828,000	19,331	July 11	27s 6d & 30s
Br bark	Tolboson	756	Porter	May 20	Vancouver	Wilmington	628,828	9,230	Sept. 11	\$15.00
Br bark	Thermopylae	918	Winchester	June 2	Vancouver	Yokohama	328,576	8,919	July 22	Private
Nor bark	Fritzy	1078	Rolfson	May 29	Cheminus	Melbourne	883,121	8,072	Aug. 3	43s
Br ship	Burnah	1617	Newcombe	June 2	Moodyville	Valparaiso	1,289,330	9,882	Aug. 23	35s
Br ship	Crown of Denmark	2029	Smith	June 21	Vancouver	Melbourne	1,590,725	15,133	Sept. 23	37s 6d
Nor bark	Ursus Minor	75	Johnson	June 1	New Westminster	Sydney	191,211	4,320	Aug. 3	37s 6d
Br ship	Edk Granville	1149	Flack	June 16	Cowichan	London	833,037	12,230		62s 6d
Chil bark	Antonietta	929	Stack	June 27	Cheminus	Valparaiso	628,338	9,015		owners ac
Ger bark	Palawan	907	Van Heuvel	July 8	Vancouver	Iquiqui	828,831	7,521		33s 6d
Chil bark	Leonor	801	Jenatsch	July 8	Moodyville	Valparaiso	637,375	6,520		owners ac
Chil bark	Guinevere	900	Glennie	Aug 6	Cheminus	Valparaiso	762,062	7,612		owners ac
Am bktn	Robert Sudden	585	Uhlberg	Aug. 3	Vancouver	Valparaiso	771,140	8,777		40s
Chil ship	Hindustan	1513	Walsh	Aug 7	Moodyville	Valparaiso	1,222,286	11,171		owners ac
Br bark	Zebina Gowdy	1067	Manning	Sept. 5	Vancouver	Wilmington	823,218	10,125		\$13.00
Chil ship	Atacama	1255	Calallero	Aug. 21	Moodyville	Valparaiso	991,191	9,069		owners ac
Br ship	City of Quebec	708	Carnegie	Sept 6	Vancouver	Adelaide	917,100	1,948		40s
Br bark	Nineveh	1171	Broadfoot	Sept 7	Vancouver	Sydney	101,900	9,227		owners ac
Am schr.	Robert Seales	550	Piltz	Sept. 8	Vancouver	Port Pirie	155,221	5,922		41s 3d
Am ship	George Skollfeld	1256	Bunning	Sept. 20	Vancouver	Valparaiso	101,316	51,781		40s
Chil bark	Lake Lemau	1075	Bozzo	Sept. 22	Moodyville	Valparaiso	773,829	6,610		owners ac
Br bark	Scammell Bros.	1218	McFarlane	Oct. 15	Vancouver	Wilmington	997,551	11,767		\$11.00
Am schr.	Alice Cook	732	Penhallow	Oct. 5	Vancouver	Sydney	912,800	8,328		30s
Nor ship	Morning Light	1310	Johansen		Vancouver	Liverpool				58s 6d
Br bark	Columbus	624	Melbush		Vancouver	Adelaide				37s 6d
Am schr.	Lyman D. Foster	730			Moodyville	Sydney				39s
Nor bark	Benj. Bangs	1118	Bonness		Vancouver	Montreal				36s 3d
Br bark	Fernbank	1288	Boyd		Moodyville	Valparaiso f.o.				36s 3d
Br bark	Grasmere	1216	Carter		Vancouver	Valparaiso f.o.				

VESSELS IN PORT.

(October 21, 1892.)

VICTORIA.

Br. ship Persian Empire, 1,522 tons, Capt. Hay, arrived Sept. 23 from Callao for orders.

VANCOUVER.

Br. bark Fernbank, 1,328 tons, Capt. Boyd, from Glasgow, arrived Sept. 7, loading lumber at Moodyville.

Nor. ship Morning Light, 1,310 tons, Capt. Johansen, arrived Sept. 13, loading lumber for U. K.

Br. bark Columbus, 624 tons, Capt. Melbush, arrived Oct. 6, from Pisagua, loading lumber for Adelaide or Port Pirie.

Am. bark Colorado, 1,069 tons, Capt. Gibson, arrived Oct. 12, discharging bituminous rock.

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

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

Br. bark Grasmere, 1,216 tons, Capt. Carter, arrived Oct. 22, from Coquimbo, loading lumber for Valparaiso f. o.

NEW WESTMINSTER.

Br. bark Glengarry, 802 tons, Capt. Davidson, arrived Oct. 7, loading salmon for U. K. at Phoenix cannery, on account of Bell-Irving & Paterson.

NANAIMO.

NEW VANCOUVER COAL CO'S SHIPPING.

Am. ship India, 1,220 tons, Capt. Merriman.

Am. ship Occidental, 1,470 tons, Capt. Morse.

Am. ship Louis Walsh, 1,107 tons, Capt. Gammons.

Am. bark Rufus E. Wood, 1,106 tons, Capt. Ryder.

WELLINGTON SHIPPING.

Haw. bark J. P. Rithet, 1,619 tons, Capt. Morrison, loading for Honolulu.

Am. bark Highland Light, 1,245 tons, Capt. Herriman.

EAST WELLINGTON SHIPPING.

Am. bark Melrose, 911 tons, Capt. Kalb

RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	1	1,522
Vancouver	7	7,472
Westminster	1	802
Nanaimo	7	8,831
Total	16	18,627
Previous week	21	24,441

FREIGHTS.

The market shows little change. Two vessels have been fixed for Valparaiso for orders at 1s 3d less than rates quoted last week.

Lumber freights from British Columbia or Puget Sound are quoted as follows:—Valparaiso for orders, 36s 3d; Sydney, 30s; Melbourne, Adelaide or Port Pirie, 35s to 37s 6d; United Kingdom, calling at Cork for orders, 50s; Shanghai, 45s nominal; and Yokohama, 40s nominal.

Grain freights from the Columbia River and Puget Sound show a slight advance since last week. Rates from San Francisco are unchanged.

Grain freights from San Francisco to the U. K., Cork for orders, 25s; Portland, 22s 6d; Tacoma, 28s 9d.

Coal freights are quoted. Nanaimo or Departure Bay to San Francisco, \$1.75 to \$2; to San Diego or San Pedro, \$2.25 to \$2.50.

FOREIGN COAL SHIPMENTS.

The following are the shipments for the week ending October 22:—

NEW VANCOUVER COAL CO. SHIPPING.			
Date.	Vessel	Destination.	Tons.
17.	Oriental, ship.	San Francisco	2,685
20.	Eclipse, ship.	San Francisco	2,500
22.	Wachusett, ship.	Wilmington	2,450
22.	H. Holyoke, str.	Port Townsend	22
Total			7,657

THE COMMERCIAL JOURNAL'S SHIPPING LIST.

VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	TO.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br bark	Chill	678	McKenzie	May 27	E London.	Victoria.	Turner, Beeton & Co.	151
Chil bark	Eritrea	1063	Serra	Aug. 30	P Callao	Moodyville.	R. P. Rithet & Co., Ltd	56
Br bark	River Ganges	612	Budge	July 27	F Rio de Janeiro	Victoria.	Findlay, Durham & Brodie.	190
Br bark	The Frederick	812	Stinson	Sept. 2	C Talcahuano.	Victoria.	Robert Ward & Co., Ltd	53
Br bark	Assol	735	Gilmour	Aug. 19	S London.	Victoria.	R. P. Rithet & Co., Ltd	67
Br bark	Sabrina	717	Organ	July 7	N London.	Vancouver	Bell-Irving & Paterson	110
Br bark	Thermopylae	918	Winchester.	Oct. 10.	O Hong Kong.	Victoria.	Victoria Rice Mills	15
Br bark	Mary Low.	813	Robertson.	Oct. 5	L Liverpool.	Victoria.	R. P. Rithet & Co., Ltd	20
Br ship	Kinkora	1729	Lawrence		L Liverpool.	Victoria & Van	R. Ward & Co. & Bell-Irving & Paterson	
Br ship	Morayshire	1128	Swinton	Oct. 20.	Q Java	Vancouver.		5
Br ship	Dynomene	1900	Walker	July 21.	A Rio Janeiro	Vancouver.		91
Br schr	Americana (new)	1250			T Liverpool	Victoria & Van	Turner, Beeton & Co. & Baker Bros. & Co	
Am ship.	Topgallant	1229	Jackson	Aug. 17.	H Honolulu	Nanaimo.		69
Br ss	Empress of Japan.	3043	Lee	Sept. 7.	B Hong Kong.	Vancouver.	C. P. S. S. Co	17
Br bark	Lebu	725	Thorburn		Rio Janeiro.	Royal Roads		
Br str	Salado.	1105	Crouch.	Sept. 13	Newport, Eng.	Victoria		42
Br ss	Tacoma (ex Batavia).	1622	Hill		I Hong Kong	Victoria.	N. P. S. S. Co.	
Br ss	Zumbel	1520	Edwards	Oct. 6	J Hong Kong	Victoria.	N. P. S. S. Co.	19
Br ss	Empress of China	3043	Tillet		K Hong Kong.	Vancouver	C. P. S. S. Co.	
Br ship	Blair Athole	1627	Taylor		R Java	Vancouver.		
Br ship	Abeona	970	Black	July 31.	D Taltal	Vancouver.		85
Br bark	Java	827	Harder	Oct. 3	Cardiff	Esquimalt	Naval Storekeeper.	12
Br bark	Geo. Thompson	1128	Young	Aug. 27	H Sydney.	Royal Roads.		59
Br ss	Doehra	1222	Panton		M Hong Kong.	Victoria.	N. P. S. S. Co	
Br bark	Victoria	1016			G Liverpool.	Victoria.	Robert Ward & Co., Ltd.	
Chil bark.	Entella				W. Callao	Moodyville	Moodyville Sawmill.	

P—To load lumber for Valparaiso on owners' account. S—Aug. 21 passed Beechy Head. T—To sail about October 15. Going into the Pacific coast trade. E—Passed Deal May 29, spoken July 2, lat. 3 N., long. 21 W., chartered for salmon to London. F—Spoken July 28 lat. 27 S., long. 45 W. Chartered for salmon to London at 37s 6d. To arrive in November. B Sailed from Yokohama Sept. 20. I—To sail Dec. 1. Via Yokohama Dec. 15. C—Salmon to London at 35s. Sept. Oct. loading. N July 9 passed Dover. Cargo of raw material for Canada Paint Company. J Via Yokohama Oct. 18. O—Cargo of 1,129 tons rice paddy. L To sail about the end of October. Q—Cargo of 2,100 tons raw sugar. A—To load lumber. D—Chartered to load lumber for Port Pirie. G To sail about Dec. 15. H—To load lumber at Westminster. K—To sail Nov. 2. Via Yokohama Nov. 11. M—To sail Nov. 3. Via Yokohama Nov. 17. R—To sail in February with 2,300 tons raw sugar. W—To load lumber for West Coast of S. A.

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BUSINESS CHANGES.

John Stevens, Omineca saloon, Victoria, is dead.

Jas. Gow, galvanized iron worker, Westminster, has assigned.

W. E. Josee, contemplates starting a sawmill at Duluth, Duncans Bay.

J. Gunn, grocer, succeeds M. F. Campbell, Bridge street, Victoria.

Deane & Searle, real estate, Vancouver, have dissolved; Searle continues.

I. H. Miller, grocer, has opened in Victoria at cor. Oswego & Coburg streets.

Callender & Storm, brickmakers, Vancouver, have dissolved. E. M. Callender continues.

Simpson & Dennis, livery, Ladners Landing, have dissolved. J. Simpson continues.

It is reported that a prominent Victoria grocery house will shortly go into the wholesale trade.

Godfrey & Co., hardware, Vancouver,

have dissolved partnership. J. T. Blowery has withdrawn.

T. R. Morrow & Co, drugs, Nanaimo, and Vancouver, sold out Nanaimo branch to Dr. Black of Nanaimo.

Mr. O. P. St. John, manager for the late John Doty Engine Co., for British Columbia, has gone to Buffalo, N. Y.

Cope & Young, dry goods, Vancouver, sold out to S. J. Emanuels & Co., who will sell by auction. They value the stock at \$16,000.

S. J. Emanuels and E. B. Deane, Vancouver, have formed a partnership as real estate agents and auctioneers, under the firm style of S. J. Emanuels & Co.

John S. Rigby, inventor of the Rigby process of waterproofing cloth, contemplates starting the manufacture of Portland cement at Vancouver for the C. P. R. Co's works. Capacity, 100 barrels per day.

The British Columbia Iron Works Co., Vancouver, have purchased the plant

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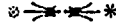
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