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 Bellefleur, O Kingston, O Regina, Ass'n
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 Bills discounted, Checks collected, Exchanges effected, Corporation Bonds, Mining Stock, Gas and all other Company Shares bought and sold, and every kind of Broking Business transacted.
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 Extra quality. Extra dry.
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 It is most gratifying, pure or mixed with wine or spirits.

TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE.
Tuesday Morning, Nov. 20.

VICTORIA.

November will close very satisfactorily, although an unusual number of failures have been reported. Trade generally has been fair, but no line shows any improvement over last month.

Sealskins have advanced some in London, due entirely to at least three quarters of the northern catch having been bought up by one eastern firm who to protect themselves had to take this advantage of the market. The same was the case several years ago, when skins were bought in Victoria by one or two dealers, while last year nearly all the Victoria skins were shipped and sold unprotected in London, in consequence of which the price declined all the way from 50 to 75 per cent.

At Vancouver business continues very fair, although there is no special rush in any line, and merchants anticipate that the present month will show slightly better returns than October. Collections generally are still reported as slow.

FRUITS AND VEGETABLES.

The receipts of California fruits and vegetables from San Francisco by steamship City of Puebla, Nov. 27, comprised the following: For Victoria—395 cs grapes, 9 cs lemons, 18 bxs oranges, 5 cs pears, 10 cs quinces, 1 cs sweets, 5 cs peppers, 15 cs apples; total 458 pkgs. The receipts by previous steamers were as follows: Nov. 18, 493 pkgs; Nov. 8, 677 pkgs; Oct. 29, 818 pkgs; Oct. 19, 982 pkgs; Oct. 9, 1,030 pkgs; Oct. 4, 1,078. A good supply of Japanese oranges, estimated between 2,500 and 3,000 boxes, were received ex Empress of China about the middle of last week. They are of excellent quality, and jobbers report large sales. The price is 75c a box, but with the heavy demand it is not at all improbable that jobbers' prices will be advanced before the holiday season. Jobbers expect to have direct shipment of new season's California Riverside oranges to offer the trade for the holiday season at prices about the same as were quoted last season.

Jobbers' quotations for fruits are as follows:—

Oranges—Sweet Loretta	\$: 25 @	0 00
Tahiti Seedlings	4 50 @	4 75
Riverside Seedlings.....	0 00 @	0 00
Japanese.....	0 75 @	0 00
Lemons—California.....	7 50 @	8 50
Sicily.....	7 50 @	9 00
Australian.....	7 00 @	0 00
Bananas, bunch.....	2 50 @	3 50
Pears.....	1 75 @	2 15
Quinces.....	1 50 @	0 00
Apples—Red.....	1 50 @	1 75
Green.....	1 25 @	1 40
Grapes.....	1 60 @	1 75
Pine Apples, doz.....	5 00 @	0 00
Cocoanuts, doz.....	1 00 @	0 00

Vegetables are quoted:

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

GROCERIES AND PROVISIONS.

Quotations for choice creamery butter remain unchanged. Advices from the east agree in stating that the market there is very firm, as a number of the creameries are holding considerable of their pack.

The American meat market is firmer this week, and quotations are slightly higher. Reports from Montreal advise an advance of 3c per lb. in the prices of w season's Mediterranean dried fruits and currants, sultanas and Valencia rasins. Local prices are unchanged. London layer raisins are quoted in 20 lb. boxes from \$2.30 to \$2.40 per box; Valencias, 20 lb. boxes, and from 8c to 8 1/2c per lb.; sultanas, 10 1/2c to 14c per lb., currants, in bbls., 7 1/2c per lb., half bbls. 7 1/2c, cases 8c. Canned peels are quoted as follows in 7 lb. boxes:—Lemon 18c, orange 10c, and citron 20c to 28c. California evaporated fruits are very high this season, and may be quoted as follows:—Apples, evaporated, 50 lb. boxes, 12 1/2c per lb., 25 lb. boxes 13 1/2c; apricots, 25 lb. boxes, 18c; prunes, 25 lb. boxes, 14c; plums, 25 lb. boxes, 14 1/2c to 14 3/4c; peaches, 50 lb. boxes, 10c, 25 lb. boxes 16c.

Commission agents quote American meats f. o. b. Victoria, duty paid, as follows: Medium hams, 15 1/2c per lb; heavy hams, 15 1/2c; choice breakfast bacon, 10 1/2c; short clear sides, 13 1/2c, and dry salt clear sides, 12 1/2c. Armour's white label pure lard, 10 lb. pails, 15 1/2c per lb.

Armour's Gold Band meats, which are the finest quality on the American market, being a special grade for choice family trade, are quoted, (duty paid, Victoria), hams, 17c, breakfast bacon, 18c.

Canadian meats are quoted f. o. b. Victoria: Hams 11c, breakfast bacon 15 1/2c, long clear side 10c; spiced rolls, 11 1/2c; pure lard, tubs, 12c; do, 3 lb and 5 lb tins, 13c.

The British Columbia Sugar Refining Co. Ltd., quote as follows in their weekly price list: Powdered icing and bar, 62c; Paris lumps, 61c; granulated 5 1/2c; extra C. 4 1/2c; fancy yellow, 4 1/2c; yellow 4 1/2c; golden C., 4 1/2c. Above prices are for barrels or bags; half-barrels and 100 pound kegs, 3c; more, boxes 3c more. No order taken for less than 100 barrels or its equivalent.

They quote syrup as follows: Finest golden, in 30 gal. bbls. 2 1/2c; ditto in 10 gal. kegs. 3c; ditto in 5 gal. kegs, \$2.25 each; ditto, in 1 gal. tins, \$1.50 per case of 10; ditto in 1/2 gal. tins, \$6 per case of 20. Prices cover delivery in Vancouver, and at Victoria, New Westminster and Nanaimo, and are subject to a discount of 2 1/2 per cent. for cash in fourteen days.

The Montreal *Trade Bulletin* says: "Receipts of butter during the past week 6,831 pkgs., against 8,167 pkgs., for the week previous. The market has a pronounced easier tendency 23c being the highest that can be got for creamery in a jobbing way, 21c for finest Township and 19c for finest Western. Factorymen are evidently more inclined to sell but they cannot find buyers at the prices they have been asking. The sale of a lot of 50 tubs of creamery said to be finest October was reported at 23c and a lot of fine at 22 1/2c. In a jobbing way a trifle more could be obtained. A shipper stated to-day that the English market would not warrant the payment of present prices. A few lots of Kamouraska and Western have been brought recently for Newfoundland account at between 18c to 19c. There are no heavy stocks in this market, nor is there any large supplies in the county to come forward, we quote:—Creamery choice fall 22 1/2c to 23c; Creamery good to

fine 21 1/2c to 22c. Receipts of cheese during the past week were 43,010 boxes, against 48,300 for the week previous. The market is virtually the same as quoted last week, finest Western Septembers being quoted at 10 1/2c, but in this class of cheese there has been very little doing. A few lots of ends of October, however, have been offered on this market, the factorymen expecting to get 10 1/2c but upon testing the market pretty thoroughly they have decided to sell at 10c to 10 1/2c. There have been some enquiries from the other side for cheap goods, but such grades are not to be had on this side as finest fall goods comprise the stock held. The last snowstorm seems to have cut off the milk from most of those factories who were turning out a few cheese. This week's shipments will be light but next week will be pretty heavy as there will be a London and Bristol boat."

The *Toronto Empire* says: "A fair amount of teas are moving. Japans are active and there is a good demand for the lower grades of Indians and Ceylons. While the market on all of these is firm, there has been no further advance, but they are gradually stiffening. Low grade Japans, as well as Indians and Ceylons under 8d, would cost more to import than jobbers are now getting, so that purchases at present are a safe investment. The trade generally look for higher prices. Blacks unchanged; no low prices are being offered from London. Greens in extra first good drawing goods style are scarce. There is no new feature in the canned goods situation. There is the same disposition to hold back on the part of buyers. Several packers have been on the market this week and have sold assorted cans. Jobbers are selling corn, peas and tomatoes at 85c to \$1 for equal quantities, according to brand. Fruits are meeting very little demand. Salmon firm, but the demand is only moderate; prices range from \$1.45 to \$1.80. In dried fruits foreign advices contain nothing new of importance. One firm writes that the supply of fine Malaga fruit will not be sufficient to go round. Valencias continue firm at 5 1/2 to 5 3/4c for good brands off-stalk, and 5 1/2 to 6 1/2c for best, with stocks on the spot limited. Currants are in fair supply at 5 1/2 to 6 1/2c in bbls., for provincial and Filiatra according to quality. Sultanas are worth 7 1/2c to 11c."

Dairy produce is quoted:

Butter—Eastern Creamery, tubs.....	27 1/2 @	30
Manitoba Dairy choice.....	18 @	22
Cheese—Canadian, lb.....	13 1/2 @	14 1/2
California.....	16 @	00
Eggs, doz.....	25 @	00
Smoked meats and lard are quoted:		
Hams.....	15 1/2 @	18
Breakfast bacon.....	15 @	17 1/2
Short rolls.....	12 @	13
Becks.....	13 @	15
Dry Salt, long clear.....	11 @	12 1/2
Pure Lard, 50 lbs.....	13 @	14
" 20 lbs.....	13 1/2 @	14
Lard Compound.....	11 @	12

Sugar—Jobbers' prices 3/4-barrels and kegs in each case being 3/4c higher:

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

FLOUR AND FEED.

Continues steady, with no change in quotations.

The Columbia Flouring Mills quote Enderby flour in carload lots :

Premier.....	\$5 20
XXX.....	5 10
Strong Bakers or XX.....	4 75
Superfine.....	3 30
Jobbers' quotations to the trade are :	
Delta, Victoria mills.....	\$ 4 75 @ 0 00
Lion, ".....	4 75 @ 0 00
Premier, Enderby mills.....	5 45 @ 0 00
XXX., ".....	5 35 @ 0 00
XX., ".....	5 05 @ 0 00
Superfine, ".....	4 05 @ 4 25
Ogilvie's Hungarian.....	5 45 @ 5 50
" Strong Bakers.....	5 00 @ 0 00
H. B. C. Fort Garry Hungarian..	5 40 @ 0 00
" Strong Bakers.....	5 00 @ 0 00
Lake of the Woods Hungarian...	5 35 @ 0 00
" Strong Bakers.....	5 00 @ 0 00
Benton County, Oregon.....	4 85 @ 0 00
Portland Roller.....	5 00 @ 0 00
Snowflake.....	5 15 @ 0 00
Royal.....	4 80 @ 0 00
Wheat, per ton.....	28 00 @ 35 00
Oats.....	25 00 @ 30 00
Oil cake meal.....	40 00 @ 45 00
Chop feed.....	28 00 @ 30 00
Shorts.....	20 00 @ 28 00
Bran.....	24 00 @ 25 00
National Mills oatmeal.....	3 50 @ 0 00
" " rolled oats.....	3 50 @ 0 00
" " split peas.....	3 50 @ 0 00
" " pearl barley.....	4 50 @ 0 00
" " Chop feed.....	26 00 @ 28 00
California oatmeal.....	4 25 @ 4 35
California rolled oats.....	3 75 @ 3 85
Corn, whole.....per ton	37 50 @ 40 00
Corameal.....	2 75 @ 3 00
Cornmeal-feed.....per ton	40 00 @ 50 00
Cracked corn.....	40 00 @ 45 00
Hay, per ton.....	17 00 @ 18 00
Straw, per bale.....	1 00 @ 0 00

RICE.

The Victoria Rice Mills quote whole-sale :

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

LUMBER.

The British bark Fernbank, 1,338 tons, Capt. Boyd, sailed from Burrard Inlet Nov. 25 with a cargo of 500,300 feet lumber, valued at \$4,723, from the Moodyville saw mills for Valparaiso for orders. The British bark Geo. Thompson, 1,128 tons, will probably sail about the end of the month from Westminster with a cargo of 800,000 feet lumber and 300,000 laths, valued at \$8,000, from the Burnette mills for Sydney on owners account. There have been no arrivals of vessels under charter but the Norwegian bark Fitzoe, 1,078 tons, arrived in Royal Roads Nov. 23 for orders. She sailed from Chemainus May 29 with a cargo of lumber for Melbourne, from which she returned here in ballast. The Chilean bark India, 953 tons, is 39 days out from Valparaiso to load a return cargo on owners account. There are at present seven vessels loading at British Columbia ports for foreign. At Burrard Inlet—Nor. bark Benj. Bangs, 1,118 tons, for Montreal; Br. bark Grasmere, 1,246 tons, for Valparaiso, for orders; Am. ship Edward O'Brien, 1,725 tons, for Cork, U.K., for orders; Br. bark Mark Curry, 1,256 tons; Nor. bark Fortuna, 1,342 tons, for Valparaiso, f. o.; Br. ship Abeona, 970 tons, for Port Pirie.

At Westminster—Br. bark Geo. Thompson, 1,128 tons, for Sydney.

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

BUSINESS CHANGES.

A. Pollard is opening in fancy goods in Nanaimo.

E. B. Madill, butcher, has reopened in Vancouver.

W. G. Elliott, cigars, has opened in Vancouver.

Joseph Gosnell contemplates opening a butcher shop in Victoria.

Chas. Brown, hotel, Slovan River, has sold out to Chas. Vanness.

R. Reisterer, brewer, Vancouver, is reported giving up brewing.

S. McKay succeeds McKay & Freeman, hotelkeepers, Westminster.

A. R. Green, grocer, Westminster—stock advertised for sale by auction.

C. D. Chapman, late of Toronto, has opened a jewellery store in Vancouver.

W. A. Clark, formerly a grocer in Vancouver, is resuming business in teas.

W. McDowell has bought out the livery business of the late E. T. Garnett, Victoria.

G. S. Stirton & Co., men's furnishings, Vancouver, have sold out to Z. G. Goldberg.

J. McMillan & Son, grocers, etc., Nanaimo, have opened a branch at Northfield.

A. W. McNeill and R. W. Harris, barristers, of Vancouver, have entered into partnership.

Yates, Jay & Russell, barristers, have opened a branch in Nanaimo, with C. H. Barker in charge.

S. C. Smith, sawmill, has admitted G. P. Clerin into partnership, under the style of Smith & Clerin.

E. G. Prior & Co., Ltd., wholesale hardware, Victoria, contemplates opening a branch in Vancouver.

John S. Anderson has been appointed agent of the Eddy Electric Manufacturing Co. for British Columbia.

H. F. Clinton, barrister, of Westminster, has opened an office in Vancouver, with C. R. Hamilton as manager.

Hauck & Tiffin, general merchants, Ladner's Landing, are reported as having dissolved partnership, Gustav Hauck continuing.

The Tranquille Mill property, seven miles from Kamloops, is advertised for sale by tender under mortgage. There is a flour mill, sawmill, adjoining buildings, residence, etc.

The Freehold Loan and Savings Co., have registered under the Companies' Act, with head office at Vancouver.

PROVINCIAL TRADE NOTES.

The butchers of Westminster have formed a combination and reduced the price of meat for cash, claiming that the credit system is ruining the business. Hotels must pay weekly, and families monthly, or supplies will be shut off.

It is reported on good authority that the C. P. Ry. Co. will build a branch line next summer from Spence's Bridge to Coutlees in the Nicola Valley, where the company own a 15 foot seam of coal. Last session, Parliament voted a subsidy for 24 miles of this road, and the subsidy for the remaining distance of 18 miles will be applied for at the coming session when work will be immediately pushed forward.

The Nanaimo Free Press says: "The cut in the piece of coal in Victoria has caused an enormous demand for that article. It takes the greater part of the output of No. 5 shaft, Wellington, as well as a most liberal supply from the New Vancouver Coal Co., to fill the order, and coal trains are leaving night and day for the capital. In Vancouver the coal combine has resulted in heavy shipments from Whatcom. The importers are selling the American article at a lower figure per ton than is being asked for Wellington or New Vancouver Co's coal by the companies which control the sale of it in the Terminal city."

FOREIGN COAL SHIPMENTS.

The following are the shipments for the week ending November 20:—

NEW VANCOUVER COAL CO. SHIPPING.		
Date.	Vessel and Destination.	Tons.
19.	Holyoke, str., Port Townsend....	47
21.	Wanderer, str., Port Townsend....	53
23.	Kennebec, ship, Wilmington.....	3,370
23.	C. F. Sargent, ship, San Francisco	2,460
24.	Tyce, str., Port Townsend....	60
26.	Oregon, bk, San Francisco.....	2,204
Total.....		8,094

THE Directors of the London and Lancashire Fire Insurance Company have declared the usual semi-annual dividend, payable on the second instant, of three shillings per share, making for the year ten shillings per share or 20 per cent upon the capital.

At the Department of Agriculture at Ottawa it is denied that permission has been given to import cattle in British Columbia for stock-breeding duty free. All that is done is to establish a quarantine station below Nelson, where cattle will be quarantined for 90 days.

It was a year ago last Tuesday since the San Pedro went aground on Brotchie ledge. An immense sum of money has already been expended on the work of attempting to raise her, but Captain Whitelaw, who has been directing operations, is satisfied that he will ere long be successful in getting the collier afloat.

It was hinted at Lloyds, London, recently that the Globe Marine Insurance Directors had decided to make a call on the shareholders. The capital stock of the Company is £500,000, in shares of £10 each, of which £100,000, or £2 per share, is paid up. The Company has during the past year or two done rather badly.

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MINES, MINERAL PRODUCTS.

THE RETURNED GOODS THIEF.

Probably the meanest business man in existence is he who is continually returning goods to the wholesale merchant under various pretexts. The tactics which he adopts, the pretences which he puts forward, mark him as both a coward and a thief. Doubtless, at the outset his intentions are not dishonest; but he soon gets into the habit of finding fault with the goods which he has contracted for and received, and on the slightest pretext sends them back, with a bill marked "Not up to sample," "Not as ordered," or something to the same effect, often with a few additional remarks insultingly implying that the order has been "stuffed."

In the first place, he unduly takes up the time of a highly-salaried salesman, spends a day in examining samples, and at the last moment makes a bargain, agreeing to take a stipulated quantity of merchandise. Then the goods arrive. He watches them closely as they are being unpacked. It may be that it is a rainy day and that trade has consequently been dull; it may be that he has had an attack of dyspepsia, or some other form of illness; or again, perhaps it is because he is out of temper on account of having a note to meet. To whatever cause it may be due, he is, somehow, disgruntled. The goods seem to him to be too large in quantity. He is frightened lest it might take him a long time to get rid of them at profitable prices. And he at once determines to see whether he cannot sneak out, some way or other, of the bargain he has made; and so he returns the goods with one of the lying excuses already mentioned. Those who persist in following this course of petty subterfuge and trade trickery never succeed in business. It is of such that the majority of bankrupts are made. The men who conduct their business successfully and profitably are they who possess keenness of perception, level heads, an upright character, and a desire to allow no detail of their trade to escape their vigilant attention.—*Canadian Trade Review.*

ESTABLISHING A CREDIT.

The dealer just embarking in business, who expects to obtain credit from the jobber, must first establish a credit for himself. There are many who fail to realize the importance and necessity of this practical step. The jobber must not be expected to know the financial standing of the great army of dealers with whom he does business, except but one way, and that is after they have established a credit to his satisfaction. The goods are the jobber's, represent so much of his money, and it is purely a fair business proposition that he first ascertain the probability of getting his money back before letting the goods go out of the house. There are very few dealers in the country that the mercantile agencies do not quote, but these quotations are not wholly fair to the dealer, and the jobber is disposed to give him a chance to establish a credit in some other way if he is able to do so. No dealer, with any knowledge of business rules and principles, could expect to purchase goods on credit without first convincing the jobber that he would be likely to pay for them.

The experienced dealer is always glad to furnish such information for the benefit and guidance of the parties from whom he expects to buy goods. Recently a St. Louis vehicle and implement jobber received an order from a dealer who had just embarked in business, who desired to purchase on credit. The jobber wrote him, suggesting that he establish some basis for credit, and give reference for confirmation of the same, at the pleasure of the jobber. This particular dealer considered the jobber's interrogations as impertinent, and so wrote, cancelling the order for the goods. The dealer was clearly wrong. Perhaps without his knowledge, his rating was known to the jobber and was not gilt-edged. When asked to establish a credit with references, the dealer was simply given opportunity to better his rating despite the unfavorable showing in the mercantile reports.

Notices have been received by a number of woollen manufacturers of Rockville, Conn., cancelling orders for large amounts owing to the result of the recent elections.

The big sailing ship *Susquehanna* has just returned to New York, after sailing from New York to San Francisco, from San Francisco to Liverpool, and thence back to New York in 270 days. The vessel earned \$57,000 in freight on the great trip.

Within three weeks, the new line of fruit steamers between Seattle and Honolulu will be in operation. One steamer alone will be put on the route at first, making a round trip monthly. If the scheme is found to pay good dividends, more will be added as required. The vessel will carry tropical fruit principally.

The new treaty for the return of deserters from American or British ships has completely knocked out the fond delusion "America a free country," which the British seaman has hugged for years. The sailor intent upon trying his fortunes on U. S. soil must henceforth sneak off in the night time and run the gauntlet of a police bribed by offers of reward for his arrest, instead of, as before, going forth in broad daylight under his willow master's nose.

The *Liverpool Journal of Commerce* says: We are informed by Messrs. James and Alex. Allen, of the Allen and State Line, that the restrictions which have for some time been imposed upon steerage passengers landing at New York have now been withdrawn so far as British and Scandinavian passengers are concerned, and that they have resumed booking such passengers in the steerage of their New York steamers, beginning with the Siberian on October 28th.

Shipbuilding in England is in a bad way. Not more than one-third of the berths in the Clyde yards 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 upon a general reduction in wages, and have announced that engineers, iron founders and shipbuilders will henceforth receive ten per cent. less money for their labor than heretofore.

COMMERCIAL SUMMARY.

The Russian tariff on raw cotton has been raised.

The ports of Colombia are now definitely opened to France.

The potato crop in Belgium is reported to be an abundant one.

Ninety stenographers are employed in the public service at Ottawa.

The Quebec Legislature will meet for the dispatch of business January 12.

The Rothschilds sent another £15,000 in gold from London to Russia last week.

The potato crop is said to be very good in France, and but little complaint in Germany.

The Hamburg-American Packet Co. resumed its steerage traffic to the United States on Nov. 8th.

The cotton operatives of Lowell, Mass., are to have an increase of 7 per cent. in wages, dating from December 4.

The new Cunard and White Star steamers in process of construction promise to outstrip anything afloat.

All the canals of New York state will be closed for the season November 30, except the Erie, which will close five days later.

The Columbian Life Insurance Company of Providence, Rhode Island, is now ready for business. It has a capital of \$100,000.

The present danger of cholera having disappeared, the Quebec Central Board of Health has been abolished by order in council.

There are 26 grain vessels in the Columbia River, with an aggregate tonnage of 37,367, of which 26,600 tons register are chartered and 10,800 free.

The potato crop in Austria is a very satisfactory one. Many reports indicate that the tubers are small, but disease has prevailed less than usual.

Among the Canadian exhibits at the World's Fair will be a mariner's compass said to have been used by Jacques Cartier on his first visit to Canada.

United States naval officers are charged with making Indians drunk and forcing them to sign statements in order to bolster their country's seal claims in the Behring sea.

The German merchant marine stands next to that of England. In 1889, the latest year from which figures have been published, German vessels made 60,834 voyages, carrying 21,393,522 tons of cargo.

Frost & Wilson, a Montreal firm of builders, are in temporary financial difficulties. It is claimed that if an extension is granted them a surplus of \$100,000 will be realized.

A letter from Palermo, Sicily, dated Oct. 20, says: "The result of this year's crops in Italy is generally favorable. As regards fruit, 3,800,000,000 lemons and oranges have been gathered, or about 12,500,000 boxes.

The apple export trade for Canada is closed for the season as far as the port of Montreal is concerned. There were shipped to the United Kingdom 460,480 barrels, an increase of 150,043 over the season of 1891.

The Manchester ship canal is 35½ miles

long, 170 feet wide at the surface and 26 feet minimum depth. It will cost when completed \$75,000,000, but will probably pay interest on the investment at the rate of about 4 per cent.

A. W. Harvey, of Newfoundland, who is in St. John on his return from Ottawa, is rather pleased with what he has seen and heard in this country. He is still, however, opposed to confederation under existing circumstances.

France is claimed to be the greatest egg and poultry producing country in the world, the value of the eggs alone amounting to \$175,000,000 annually, or nearly half as much as the largest wheat crop ever produced in the United States.

A London telegram says: "It is stated that the Inman Line will inaugurate their new service between Southampton and New York on March 3rd next. The first vessel to be despatched from Southampton will be the City of Paris, and thereafter all the steamers of the line will be despatched from and arrive at Southampton instead of Liverpool."

There is no one thing the retail grocers of this city are more united in condemning than the practice, so far as it exists, of wholesalers selling direct to consumers—of houses which receive the custom of the retailers turning right around and entering into competition with the retailers to whom they sell for the consumers' trade. This is the right position for the retailers to assume, as this practice on the part of such wholesalers as indulge in it is thoroughly unfair.

According to statistics compiled by the registrar general of Great Britain, and presented to Parliament, the financial condition in Ireland must be tolerably satisfactory. On June 30 last, the deposits and cash balances in the joint stock banks in that country were £34,565,000, against £20,339,000 on the same date in 1887, an increase of 17 per cent. The balance in post-office and trustee savings banks on June 30, 1892, amounted to £6,027,000 against £4,832,000 on the same date in 1887, while ten years ago this total was only £3,870,000. These figures show an increase entirely out of proportion to the increase in population.

The Manufactures Building on the World's Fair grounds at Chicago is a wonder of magnitude. In its construction 17,000,000 feet of lumber, or the product of 1,100 acres of average Michigan pine trees, was used. In the floor alone are 7,000,000 feet of lumber. The iron and steel used in the building would construct two Brooklyn bridges. The ancient Coliseum at Rome, it is said, would seat 80,000 persons, but the Chicago *Herald* says: "Four Coliseums could be put on the floor of Manufacturers' Hall. It is possible, but not desirable, to seat 300,000 persons in this building. In its roof are eleven acres of skylights and forty carloads of window glass. Including the galleries, the structure furnishes 41 acres of floor space." The building itself covers 25 acres of ground.

INDUSTRIAL INSURANCE.

Statistics prove that there is a great and rapidly increasing movement of popula-

tion from the rural districts to the cities. Speculative pursuits absorb a great many who are released from work upon the farms, but the class which is most largely augmented is the wage-earning class. Another feature of society on this continent is that conditions tend to become fixed. Formerly the farm hand or the village blacksmith's apprentice grew up to be his own master, either on the farm or in the smithy. The multiplication of machines makes it possible and therefore necessary to concentrate the forces of production, and thus fewer men can hope to become their own employers. One effect of these two forces is to enhance the value of industrial insurance as a means of protection against the accidents and ills of life. The figures show that what might have been expected from the economic conditions is actually coming to pass—industrial insurance is increasing and advancing very rapidly.

It may be said that this form of insurance is relatively dear. So is everything in the form in which it is purchased by the wage earner. The poor man must pay more for his coal, more for his food, more for his clothing, because he buys only in small quantities. The only alternative would be to deny him the opportunity to buy these things at all. It is much better for him that he should be enabled to buy that form of insurance for which he can pay than that he should be debarred from its benefits altogether. The requirements of both rich and poor in the matter of the necessities of life are the same. But with insurance the case is different. The rich man may provide for his family by merely setting aside a part of his present wealth, and leaving it until his death. The poor man, on the other hand, has no means of providing for his family, save by a policy of insurance. Great as may be the good done by the companies engaged in general business, therefore, that which must go to the credit of the companies doing industrial business is greater still.

The management of industrial insurance calls for all the good qualities requisite in ordinary business, and others of a most marked kind. The amounts being small, the collections frequent, and the constituency a most exacting one, the mass of detail to be kept perfectly in hand is nothing less than colossal. Only the most perfect system in every department will enable the company to avoid complete confusion and certain disaster. Many costly experiments have been made in this system of insurance, and many mistakes have marked its course. Now, however, it has been put upon a basis as permanent and as well understood as any other. It was thought at one time that industrial insurance, at any rate in America, was inconsistent with a large and widely extended business. Before the industrial system of this continent was so well established, there undoubtedly were difficulties in the way of making a large business, which do not exist now. But while conditions were changing so as to facilitate the business, the business has been adapted to American conditions, and permanence with extensive growth has been assured.—*Budget*.

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VICTORIA, TUESDAY, NOVEMBER 29, 1892.

THE NEW GOVERNMENT.

Sir John Abbott has at last retired from the premier-ship of the Dominion. It has long been understood that this was his intention, but there were those supposed to be more or less in the confidence of the Government who were continually interjecting the possibility of his remaining at the head of things, "provided his medical advisers said that his ailment was not constitutional." The truth, however, appears to have been that, for a variety of reasons not in any way referring to the Hon. gentleman's qualifications as an able man, a politician, and a leader—it was possible that the present Minister of Justice might not fill the bill satisfactorily. But, in the words of Napoleon, Sir John can now say "*J'y suis et j'y reste*." "I have got there and I intend to stay." When Sir John Abbott assumed the position rendered vacant by the death of Sir John A. Macdonald, it was manifest that, on account of his advanced years, it could not be expected that he would occupy the office for any lengthened period. No one doubted for a moment that he was the best and most available man. Indeed, without his temporary assumption of the chieftainship, Sir John Thompson could never have been made leader of the Government. For many reasons, it was regarded as necessary that a Protestant, and he from the Province of Quebec, should take the dead leader's place. During Sir John Abbott's tenure of office, not a few matters of a trying—not to say burning—nature have come up, and been so dealt with that their ultimate settlement will be much more easy for the new Premier than had he been compelled to handle them in the first instance. Probably, next to Sir John Macdonald, Sir John Abbott is the best tactician in Canada, Sir Charles Tupper not excepted, for, in what may be termed political *finesse*, the latter is somewhat wanting. Sir John Abbott was always cautious and conciliatory, and, however great a victory he might have planned to achieve, it was not his idea to push his advantage to undue limits, nor was he at any time ready, for the sake of hurrying on a success, to run the risk of a temporary set back. And this has been his characteristic professionally as well as politically. It is only proper, at this the conclusion of his political career, to pay this tribute to one who was no mere stop gap, but has all along been regarded in the Eastern provinces as a statesman of high ability and experience one, indeed, who was one

of the first in the counsels of the man whose mantle dropped upon him.

It is much to be regretted that, at this juncture, the premier organ of the Liberal party, the *Toronto Globe*, should have deemed it necessary to make the following observation: "With the fact that Sir John Thompson is a Roman Catholic, we have nothing to do. It would be a poor tribute to the liberality and intelligence of the Canadian people if a rule were laid down that a Roman Catholic may not equally with a Protestant aspire to the highest office within their gift, and any attempt to rouse sectarian prejudice over his appointment will not make for the dignity of politics or the welfare of the country." The *Globe*, no doubt, understands the constituency it is addressing. That constituency—a considerable portion of Ontario Gritdom—is one of its own creation. In fact, until an understanding was arrived at between that paper and Archbishop Lynch, the Protestant horse was ridden almost to death, while, though it had become necessary from a party point of view, it was hardly possible for it to tolerate the French Liberals of Lower Canada. The leaven introduced, years ago, the Liberal organ recognizes as still being to a great extent at work, and, therefore, no doubt, in the interests of its present leader, Mr. Laurier, deems the present a convenient opportunity to say a few words in the way of conciliation.

As for Sir John Thompson, long before he took a seat on the bench of Nova Scotia, he was recognized as a leader of men, and his management of the House of Commons during the incapacitation and subsequent to the death of Sir John A. Macdonald, demonstrated that that opinion had been formed on excellent premises. His advent to power will not likely result in any material change of the policy of the country, though there are numerous modifications of it which a man of physical vigor as well as intellectual power, with an apparently long future before him, may deem it wise to bring before the country with a view to their ultimate adoption. In the first place—but this is hardly a modification; it might involve an actual revolution—what is to be Canada's ultimate destiny? Is her present, in some respects, semi-independence of the Mother Country—to make way for that enlarged independence of which some people so glibly talk orate our relations with Great Britain to be made closer so as to culminate in that Greater Britain of which the Imperial Federationists not only dream, but are actually working for? Or are we to follow the leadings of those men whose advocacy of Commercial Union between Canada and the United States is but an allegorical way of putting what they hope to see accomplished—the absorption of Canada into the statehood of the American Republic? It is no longer treasonable to regard this latter condition as one of the ultimate possibilities, and the Premier's views upon questions like these would be exceedingly well timed, as henceforward it is not unlikely that in some sense new party lines will be drawn.

For the same reason, as regards the

existing policy of Protection, does it not in some respects bear unequally upon individuals, industries and provinces? Our American neighbors are, many of them, groaning under their high protective tariff, particularly as intensified under the McKinley Act. Can it be said that our tariff is equal? Are not the articles consumed by certain classes made to pay either in the total amount of the impost or in the percentage of its levy more than is exacted from others that are better able to give an increased return? In so far as relates to industries, are not some more highly favored than others, and have not certain practical monopolies been created which it would be well to remove in the general interest? Moreover, are there not some provinces—British Columbia, for instance—which are little, if any, benefited by "the policy of Protection to native industries," inasmuch as they have no industries in any way affected under the schedule, and whose people as consumers of articles upon which duty has to be paid, or of native goods the cost of which has been enhanced under the tariff, are compelled to pay exorbitant prices as compared with what they would be obliged to pay were the world's markets or those of the United States free to them?

Besides, considering our handsome contributions to the revenue of the Dominion, should not the Premier see to it that we are not neglected as we are in its expenditures? This is a point upon which we have repeatedly spoken, and it seems to us that we cannot do better than again refer to it. With some provinces the policy was to carry out public works in advance of the actual immediate requirement, but for us there has been no such consideration. Almost our every interest has been made to suffer because, being at so great a distance from the capital and having no resident Minister, the country's administrators or their deputies have not been accustomed to look in upon us and satisfy themselves as to our conditions. When they have come to British Columbia, and to Victoria in particular, their stays have been very short; the anxiety having been to get away as quickly as possible so as not to be "pestered" with our complaints and demands. And, as for our members of Parliament, being so few among so many, we can readily understand how small would be their voice when they felt themselves called upon to speak. Had they, however, been more boisterous they would doubtless have been more attentively listened to, for even the unjust judge or old was obliged to hear the poor widow who wearied him with her much speaking.

We may say that had our members—feeble flock as they are—put in an appearance of strength and made a point of their own importance and that of their province, many things would not have been as at present. The apology for a drill shed that at present stands would no longer disfigure the Government grounds. There would have been a new Post Office and a new Custom House, while we should have been better appreciated and more highly respected. Our influence would have made itself felt if there had

been closer attention to Parliamentary duty and less court paid to "functions" of the more social and less practical character. Had the same attention to business been displayed by all the members that has been manifested by some of them, things would have been very different. It is not always that "ornaments" are useful, still personal qualities go a long way, especially when they are combined with devotion to the duty that it is the mission to perform. Sound common sense and hard matters of fact always tell. British Columbia and Victoria require their full exercise, and until they are made the most of we shall never be properly treated. Men like Sir Adolphe Caron and others who might be named are very well in their way, but it is not they who make their weight tell when interests other than theirs are put in the scale against them. It is not slavish partisanship that our representatives should display. They ought to *act in the living present with all their power and energy.*

It should also be borne in mind that where we have had grievances that were deemed worthy of redress, we have had men of the stamp of Samuel Wilmot sent out to bulldoze the parties aggrieved and to persist in the face of all proof that such things did not exist. Our harbors have been neglected, the approaches to our coasts have been improperly and insufficiently buoyed and lighted and the official charts of our navigable waters have, despite the well recognized necessity of new hydrographic surveys, been issued as correct, causing not a few disasters to shipping. As regards the appointment of public officials, we have not had what may be termed a fair show, while it has been like drawing eye teeth to extract anything at all in the direction of advances upon the regulation Eastern salaries because of the enhanced cost of living in these parts. Much more might be said upon this topic; but, if in any way the persistence of the BRITISH COLUMBIA COMMERCIAL JOURNAL in their advocacy shall result in obtaining any of the much required changes, to that extent we shall be satisfied and no more. Meantime, as occasion serves, we shall continue to demand what is needed by British Columbia and, as far as possible, shall vindicate and justify these demands.

MEDICAL INSPECTIONS.

No one who is not crazy can object to the fact of all proper precautions being observed by communities having relations with others that may be affected with infectious or contagious maladies so as to prevent the importation of the disease from the locality in which it has been discovered. There is, at the same time, we must say, such a thing as there being too much of this kind of thing. It cannot possibly be said that Victoria has erred in this direction, and it may be that on this account she was one of those who suffered the most from the latest visitation of the pest. For the presence of smallpox in British Columbia, in other parts of the Dominion of Canada and, it is claimed, in certain portions of the United States, there are several parties who are extremely blameworthy. The

first of these are the Dominion authorities, who have maintained and continue to maintain, despite the most urgent representations, a burlesque of a quarantine station at Albert Head and what is little more than a farce of a medical inspection of incoming passenger vessels, or it would be utterly impossible for any man—even though he had the experience of Dr. Macnaughton Jones—to examine in a very few minutes, as it is in evidence that he did upon one memorable occasion in particular, several hundred Asiatics fresh from localities from which smallpox is seldom or never absent. Then there is the Canadian Pacific Steamship Company who have made it their business to carry Asiatics—smallpox and all—at so much per head and who, through their captains and other officials, have not only grudged the time to have their stricken vessels thoroughly overhauled and disinfected, but have, in fact, contrived to have them put through at something approaching lightning speed. Another party who is open to candid criticism for his official inspections and disinfections is the Government quarantine officer, Dr. Macnaughton Jones, by, through or for whom the ineffective work to which we refer has been performed. He has thrown all the responsibility upon the Government, who, if we are not mistaken, have declared that he carried out the provisions of a law which it is intimated is likely to undergo material amendment at the approaching session of Parliament. But we should have hardly thought that a professional man of good standing ought, out of mere justice to himself alone, to have lent himself to be the passive—not to say active—administrator of what everybody recognizes to be bad regulations.

Recently Dr. Macnaughton Jones has appeared in a new light. There was a time during the prevalence of smallpox when he did not consider the Sound steamers as worthy of his attentions. For some reason or other he has of late condescended to patronize them; but to what extent he has caused the health regulations as regards vaccination to be observed we are not in a position to say. This much we know, however. So soon as Dr. George Duncan had been appointed City Health Officer he went down to the steamer City of Kingston, and no doubt having some respect for the gray hairs of his venerable looking confrere, who was about to inspect the incoming passengers, instead of going to work on his own hook, said that he should be happy to co-operate with the Dominion Health Inspector. It was scant courtesy that he received, for that worthy gentleman gave instructions, which in effect meant that Dr. Duncan must leave the boat until he had completed his task. Dr. Duncan took the hint and went ashore, on reaching which he at once instituted a second inspection—as it was his right and duty to do—discovering one passenger whom Dr. Jones had passed as having been successfully vaccinated, but who in his (Dr. Duncan's) opinion presented none of the marks warranting such a conclusion. Doctors proverbially differ; but in this case, Dr. Macnaughton Jones having himself drawn the issue, it may not improperly be asked, in view of the fact that smallpox ought to

have been stopped at Albert Head, whose opinion—that of Dr. Duncan or of Dr. Macnaughton Jones—is the better? For our part, we commend the courtesy and moderation of Dr. Duncan, who would almost have been justified in subjecting Dr. Macnaughton Jones to inspection after having come off the Kingston, the more so as that gentleman's action would have warranted a professional reprisal of this kind. But, supposing that Dr. Duncan had followed this course, the question arises, would Dr. Macnaughton Jones have been able to have shown living proofs that he is a real believer in the Jennerian discovery under which he is at least a practitioner?

IMPERIAL FEDERATION.

Something is being done by the promoters of imperial federation to give their project definite shape. According to a recent cable despatch a report setting forth the main lines of a plan has been presented by the special committee appointed some time ago by the Council of the Imperial Federation League to consider desultory proposals for a federation of the self-governing bodies of the British Empire. This report suggested that there should be a council to consist of members appointed by each of the various self-governing colonies, together with the British prime minister, the secretaries of state, foreign affairs, and war, the colonies and India, the first lord of the admiralty and the chancellor of the exchequer, that the method of raising funds at the outset should be left to the choice of the self-governing states, but that a uniform principle might afterward be found and substituted. The committee further proposes that an imperial conference be summoned to consider the question; the conference, if it is deemed necessary, to be preceded by a royal commission.

EDITORIAL NOTES.

It is understood that the transcontinental railways contemplate a return to the old pooling arrangements, and that it is possible an amendment may be offered at the coming session of the U. S. Congress providing for the legalizing of pooling of traffic among railroads, on condition that a proper report of the same be submitted to the Interstate Commerce Commission.

THROUGH the agency of Col. A. J. Kane, of the Canadian Western Railway Company, the guaranteed bonds of the Victoria and Sydney Railway have been disposed of in New York at a higher price than was offered for them in London, England, while, as regards the Canada Western, reports come of an exceedingly favorable reconnaissance survey between Duluth and Comox. It is announced, on the authority of Mr. Going, C. E., that the work of construction will begin at a very early date, and that within twelve months hundreds of new settlers will be establishing themselves in the section traversed by that road.

DONT FORGET NAMES.

An old merchant lately remarked to the writer that his early success in trade was largely due to making it a point to never forget faces and names of customers. He said: I was always at my front door during the busy season, and when a customer entered whom I had met before, I was quick to meet and greet him by name. It always had a good effect, as it placed him at ease. No matter how sensible we may consider ourselves to be, we are always a little chagrined when we meet those who should remember us, but do not and say, 'Beg pardon, I have forgot your name,' or 'I cannot remember you.'

"It makes a very agreeable impression upon those who have seen us but once or twice to be met at the door and called by name. 'Mr. Brown, how are you? How is trade in Brownsville? Glad to see you in the market!' at once enlists his attention. You touch a chord of sympathy and show him he has occupied your thoughts, and he does not forget it. This may seem a small thing, but life and trade are made up of little things; and it is the little streams that make the rivers.

"It pays to know your trade. On the young man it leaves a lasting impression, and he always remembers the merchant by whom he was accorded a kindly welcome."

THE MOST PROFITABLE LINES.

Naturally the retailer devotes the most time and attention to the sale of such goods as he believes pay the best profit. A majority of dealers conclude that goods affording a handsome profit, such as tea, spice, syrup, fancy shelf goods, are the more profitable. They may or may not be. The question which will decide the matter is the number of times the stock of each article can be turned within a year. This is a question to which all grocers do not give proper consideration. In our last issue, a city grocer stated it as his belief that canned goods are to day the most profitable stock that a retailer handles. He says:

"Tea, spices, wines and liquors pay a larger profit, but are not as much used nor quickly turned. Canned goods certainly pay a much better profit than imported fancy shelf goods, and as much as glass domestic fancy goods. There is no drawback from breakage, they take up less room than bottles, and are an ornament in any store."

Is not the city grocer correct? Canned goods are in daily request, being in season the year around, particularly in large cities. Therefore, it is wisdom to keep the stock moving rapidly at such a margin of profit as will induce free buying, for that means free or increased consumption.

Ten per cent. on canned goods is really a better profit than 30 or 50 per cent. on other lines which are in general demand during only a portion of each year. If a grocer can turn over \$1,000 worth of canned goods every month at 10 per cent. on their cost, he makes \$1,000 per annum; whereas on \$1,000 worth of spice sold in one year at 50 per cent. advance on cost he makes \$500. Well directed effort would

lead to an increased demand for spices, but the results would be far out of proportion to those obtained by devoting the same amount of labor and attention to other goods. In one case, the demand is limited and in the other it is capable of indefinite expansion.

For instance, the amount of stove polish, matches, salt, pepper, tea, coffee and flour that a family uses is well defined. In every well regulated household, there will be scarcely any variation from year to year in the quantity of certain articles furnished, providing the size of the family remains unchanged. There is, however, no limit to their purchasing power, so far as it concerns goods that please the appetite and are of a character to be used every day without the risk of satiety. What are these goods? Different articles in different places; hence every grocer must study and determine for himself what lines will pay best to sell at a profit in order to turn the stock quickly and often. Consideration must be given to the expense of handling. It costs more to put in stock, take care of, sell and deliver one line of goods than another. In glass goods breakage plays an important part; in canned goods, swells, if they are cheap brands; in meats, evaporation or shrinkage; in flour, the expense of delivery; in butter, the loss in weighing out small lots and waste; in cheese, the same as butter, with the expense of nibbling and crumbs thrown in.

These are all minor details, yet all have important bearing upon the results of the business. That grocer who best masters the little things connected with his work, who learns how to adjust profits, knows the relation which the sale of any one line of goods bears to the total sales. It is the one who will tell you that "the grocery business pays." It pays because he is master of his avocation.—*American Grocer.*

JOINT STOCK COMPANIES.

Under the "Companies Act" of the Dominion and the several provincial acts providing for the incorporation of joint stock companies large numbers of these are annually incorporated, having for their objects the carrying on of all descriptions of enterprises and undertakings, but no provision is made for any returns from these companies showing what has been done by them or whether they have in reality ever gone into operation. This we regard as a deficiency in the laws providing for their incorporation. True it is, that in cases in which the companies have failed to organize or to carry on operations the letters-patent may be voided at the suit of the Crown, but unless such suit be instituted the letters-patent continue in force, while the country derives no benefit from their existence. This, we contend, should not be allowed. It may be argued that the failure to carry on business is a matter which affects the shareholders and the shareholders only, but such a contention is, we contend, untenable. The granting of the letters patent is of itself a privilege, one which exacts from the grantees some return to the State, and that return is unmistakably that the incorporation of the company shall be turned to good account in so far as the public is concerned. True it is, the law

provides that the charter shall be forfeited by non-user during three consecutive years, or if the company does not go into actual operation within three years after it is granted, but there is no provision for the carrying out of this provision, and we sometimes see the charter of a company which has in reality become forfeited through non-user resuscitated to do duty for a purpose different from that contemplated at the time of its grant. What we contend is, that every company which does not make use of its charter for the period fixed by law should thereupon become *de facto*, as well as *de jure* voided, and that the fact of such voidance should be made known to the public, in order that no deception may be practised upon them. Were annual or periodical returns required to be made and were a default to make such returns followed by a voidance of the charter and an announcement to that effect, the number of merely nominal companies would be greatly reduced, if not entirely done away with. This is a matter which comes legitimately within the jurisdiction of our boards of trade, and we make the suggestion that they should deal with it, and see that the charters of such companies are removed out of existence. Joint stock companies that have no life should be buried out of sight. Such legislation as is necessary to secure this object would be likely to flow from the action with that object in view of the bodies we have referred to.—*Shareholder.*

GENERALLY.

One generally finds those out of employment who are constantly looking for something that they are incompetent to perform. A man who is able to adapt himself to circumstances and takes any job which offers is never out of employment, and it is only for a short time at most that he is obliged to do anything that is really beneath his ability. As soon as he demonstrates to his employer his fitness for a higher position, he is sure to be promoted. Those who aspire to something above their ability, however, are very numerous. Many of these are actually ignorant of the fact that they are unqualified for the kind of work they are seeking. It would be a mercy to many such men if some one would tell them kindly that their search is in vain, because other men are better qualified to perform the duty they aspire to than themselves, and will therefore be preferred. There is many a man who would make an excellent porter that fritters away his life as a lame excuse for a bookkeeper.

An illustration of a man seeking something to do for which he is utterly unqualified was recently told in one of the daily papers in the following language: "A farmer, not less than 65 years of age, entered the office of a mill the other day and asked the genial agent for a job at bookkeeping. He said he'd farmed it from a boy up, and that he had decided to try something easier the rest of his days. He said, too, that he had not been educated in keeping books, but he was confident he could do it. The agent who tells of the incident said he heard the old gentleman's story and kindly told him he saw no vacancy then but that he would remember him."

DILIGENCE IN BUSINESS.

In these days of hurry and strife for the first places in the race of life, it is even more important than in former years that a man be diligent in his business and look after its every detail closely, says the *Shoes and Hardware*.

We see among our greatest business men of to day those who started in life as poor boys and who have now become the heads of large establishments. How have they come to do this? Was it because they had better chances than are now held out to the average young man? That has not been so in the majority of cases, but they have striven after their high positions and have endured hardships to overcome obstacles. They have been diligent in business and are reaping a richly-deserved reward.

In some respects it may be harder for a young man, or, in fact, any man in business to make a great success, because of the amount that has to be met. It needs men who will not give up for anything to battle against this competition.

Close attention must be given to the slightest details, and everything has to be done carefully. The cost must be measured in every transaction. Application is necessary if you would attain the best results.

Look out for little things. They do not seem to count at the time, but every item helps to count up on either side of the balance sheet. By that it is not meant that one should be close, but he should be careful.

The "tricks of trade" ought to be left alone. They do not help any in the long run. If a customer finds he is not being treated fairly, he will leave in an instant. It is fair to say that there is very little underhanded business being done. It does not pay, and business men have come to see it.

Give all you can for the money, and you will hold a customer and gain others. Don't run down another man's stock in order to make a sale. If your neighbor has poor stock, the customer will find it out if he tries. Business men should try to work together as much as possible and try to make the standard of business principle as high as possible.

Let a man start out with fixed principles and with a determination to win by the practice of fairness towards all, and he is bound to succeed. He needs to look out for his business and see that those under him are as honorable in every way. A man who does that will find friends both with customers and fellow business men.

All lines of business must be run systematically in order to attain the best results. It will not do to let one thing after another pile up until one is literally snowed under. It is best to go through with everything in a systematic manner. Take up each item in its regular order, and work while you work. Recreation taken when you are conscious that you have done the work of the day faithfully is always sweet.

Always be on the lookout for chances to improve methods in business, and keep up with the times in all lines. There are new articles coming up continually.

Some of them possess merit and some do not. It is a study by itself to find out which are the best to handle. Much may be gained or lost in this respect.

There are numerous ways in which business must be watched. One must love the business in which he is engaged and seek to make it all that it should be. The mark of excellency cannot be placed too high. Reward for his labors is sure to come to the diligent man, and that was well known in the time of Solomon, who said: "Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men."

INSURE EVERYTHING YOU HAVE.

If you have anything valuable, make it secure with a policy of insurance. There is a combination of capitalists who for a pittance undertake to make provision for you and yours in case you are struck by fire or death, says an exchange.

Even more than that, for the insurance companies are stretching themselves into almost all of human affairs.

We met a gentleman the other day who was taking his horses with him to his summer resort, and he got the horses, carriage and harness covered by insurance until they got back to their city stable.

There are companies now which guarantee all titles to your house or other property. And we notice a new branch in one of the old insurance companies; for a yearly payment, one's salary is guaranteed in case of the failure of the house or dismissal where there is no fault in the servant. Every human being should be a partner in these valuable concerns. It is a co-operative system of immense value to the individual and the community. It makes the rich our protectors in case of disaster.

For a yearly payment, there are rich corporations which insure business concerns against the theft of servants.

Everywhere and every day there are extensions of this kind of business and they are capital arrangements for the numerous ones who can't afford to make losses.

The effort is being made, and we wish it success, to insure the manufacturers and wholesale merchants against bad debts. The company undertakes to ferret out the particulars of one's habits, his capital, business capacity and everything else affecting his credit.

One has got to walk very circumspectly or he'll soon be tripped up, not by these companies, but by his own bad doings, brought to light by these companies.

SYSTEM IN THE STORE.

A late issue of the *Ohio Merchant* contains the following relation to system in the store:

"Webster defines system as 'an assemblage of things adjusted into a regular whole, or a whole plan or scheme consisting of mutual dependencies,' etc.

The principle of system, in common with all principles of action, is found in the operations of nature. The man, therefore, who lacks 'system' is out of line with nature, and to be out of line with nature is to be at odds with the world and his surroundings. What the rudder is to

the boat, system is to the business, without which it will helplessly drift beyond rescue. It is often stated that men of genius are particularly noted for being careless in their methods and habits of action, but these are not the 'geniuses' who make a success in business lines. We honestly believe that if a man were possessed of sufficient capital and experience, and all the other factors of success, but was totally lacking in system, he would surely make a failure in business. Some of the principle matters in which system relates to dealers are the buying of goods, the arrangement of stock, the division of labor, the recording of sales and accounts, and the delivery of goods to customers. In the matter of buying it is necessary that the buyer should avail himself of a system which will keep him posted as to goods needed or soon to be needed, and the market prices and relative differences in goods.

He will therefore keep a record of goods asked for but not kept, and new articles which brought to his notice by the trade papers or manufacturers circulars. He will also keep a record of current prices and quotations, and freight and other allowances; to enable him when he buys to purchase with intelligence in regard to his needs, and with discretion in regard to the market.

CHEAP GOODS.

Resist the blandishments of the salesman who urges you to try a new brand merely because of its low price. If it hasn't merit, reject it peremptorily, and ever after turn a deaf ear to the man who has shown himself so little deserving of the confidence which the retailer ought to be able to place in the travelling men. It's comparatively a small matter to the salesman, whether you do or do not order some of the new goods, but if their only merit is that they undersell some established brand, you run a chance of losing trade if they are put in stock. Some manufacturers make it their aim to produce a good article, others try to see how cheaply they can put a brand on the market. The result is quality gets lowered to a point at which the retailer suffers by loss of his customers' confidence; in fact there seems to be no limit to the downward movement of the standard of quality, through the short-sighted policy of manufacturers who pack cheap goods and retailers who take the great risk of handling them. It is consolation, however, to know that the whole trend of the grocery business is not towards depreciated quality, but that there are manufacturers who take a pride in putting up the finest goods that can be procured and which meet with a constant demand from the most successful retailers. —*Merchants' Review*.

An Antwerp telegram states that the American, Inman and Red Star Steamship Companies have combined to form an International Navigation Company, and have ordered four new steamers of 8,000 to 10,000 tons, and that shortly a service between Antwerp and the United States, with Southampton and Boulogne as ports of call, will be commenced.

THE COMMERCIAL JOURNAL'S

SHIPPING LIST.

BRITISH COLUMBIA SALMON FLEET 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CASES.	VALUE.	ARRIVED.
Br bark...	Martha Fisher	811	Meadowcroft.	Oct. 18	Victoria	Liverpool	31,002	\$153,431	
Br bark...	Glengarry	802	Davidson	Nov. 3	Westminster	Liverpool	37,352	186,700	
Br bark...	Chill	678	McKenzie		Victoria	London			
Br bark...	River Ganges	642	Budge		Victoria	London			
Br bark...	The Frederick	812	Simpson		Victoria	London			

B. C. LUMBER FLEET, 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Br ship...	Athlon	1371	Dexter	Jan. 5	Vancouver	Adelaide	1,495,128	8,265	March 18	47s 6
Nor ship...	Morning Light	1316	Johansen	Jan. 22	Vancouver	Melbourne	1,001,171	9,193	March 25	60s
Am bark...	Hesper	664	Sodergren	Feb. 20	Vancouver	Shanghai	751,924	7,781	April 23	50s
Br ship...	Angerona	1215	Anderson	Feb. 26	Vancouver	Valparaiso	834,967	7,625	April 20	42s 6d
Nor bark...	Czar	1324	Christophersen	March 4	Vancouver	Adelaide	1,046,611	10,476	May 7	57s 6d
Nor bark...	Agnes	844	Hofgaard	Feb. 20	Chemainus	Antofagasta	602,540	6,413	June 11	40s
Nor ship...	Kathinka	1063	Klevenberg	March 12	Vancouver	Melbourne	1,228,925	9,251	May 28	60s
Chil bark...	India	153	Funke	Feb. 22	Vancouver	Valparaiso	838,201	7,018	May 10	owners ac
Br bark...	Glenservic	809	Groundwater	March 24	Vancouver	Iquiqui	631,810	7,689	June 8	37s 6d
Br ship...	British India	1129	Lines	March 31	Vancouver	Valparaiso	863,866	9,315	July 11	57s 6d
Am schr...	W. H. Talbot	776	Blum	March 14	Vancouver	Tientsin	1,021,876	10,272	May 23	67s 6d
Am schr...	Reporter	733	Dreyer	March 3	Chemainus	San Pedro	416,386	3,476	March	Private
Br bark...	Riversdale	1453	Finlayson	April 25	Vancouver	Sydney	1,167,181	9,873	June 28	47s 6d
Br bark...	Misttoe	821	Smith	April 21	Vancouver	Wilmington	70,775	7,966	Aug. 31	47s 6d
Br bark...	Craigend	218	Lewthwaite	April 18	Vancouver	Iquiqui-Callao	1,888,000	19,351	July 11	27s 6d & 30s
Br barktn	Toboggan	166	Porter	May 20	Vancouver	Wilmington	632,828	9,330	Sept. 11	\$15.00
Br bark...	Therionophyl	948	Winchester	June 2	Vancouver	Yokohama	328,576	8,919	July 22	Private
Nor bark	Fritzoe	1078	Rolfson	May 29	Chemainus	Melbourne	893,121	8,072	Aug. 2	45s
Br ship...	Burmah	1647	Newcombe	June 2	Moodyville	Valparaiso	1,289,329	9,883	Aug. 23	40s
Br ship...	Crown of Denmark	3029	Smith	June 21	Vancouver	Melbourne	1,890,725	15,435	Sept. 23	37s 6d
Nor bark...	Ursus Minor	305	Johnson	June 1	New Westminster	Sydney	481,214	4,302	Aug. 3	37s 6d
Br ship...	Earl Granville	1149	Stack	June 16	Cowichan	London	833,967	12,303	Aug. 3	62s 6d
Chil bark...	Antonicitta	1029	Stack	June 27	Chemainus	Valparaiso	9,015	7,521		owners ac
Ger bark...	Palawan	967	Van Heuvel	July 8	Vancouver	Iquiqui	688,831	6,520		33s 9d
Chil bark...	Leonor	801	Jenatsch	July 8	Moodyville	Valparaiso	637,375	6,520		owners ac
Chil bark...	Guinevere	991	Glernic	Aug. 6	Chemainus	Valparaiso	702,662	7,612		owners ac
Am bktn	Robert Sudden	585	Uhlberg	Aug. 3	Vancouver	Valparaiso	771,110	8,797		40s
Chil ship...	Hindostan	1543	Walsh	Aug. 7	Moodyville	Valparaiso	1,222,386	11,471		owners ac
Br bark...	Zebina Gowly	1087	Manning	Sept. 5	Vancouver	Wilmington	833,217	10,125		\$13.00
Chil ship...	Atacama	1235	Calallero	Aug. 24	Moodyville	Valparaiso	920,491	9,089		owners ac
Br ship...	City of Quebec	708	Carmegie	Sept. 6	Vancouver	Adelaide	517,409	4,918		40s
Br bark...	Nineveh	1174	Bradfoot	Sept. 3	Vancouver	Sydney	931,906	9,287	Nov. 8	owners ac
Am schr...	Robert Seales	570	Piltz	Sept. 8	Vancouver	Port Pirie	815,321	5,963	Nov. 23	41s 3d
Am ship...	George Skollfield	1576	Dunning	Sept. 20	Vancouver	Valparaiso	931,316	8,781		40s
Chil bark...	Lake Lemau	1025	Bozzo	Sept. 22	Moodyville	Valparaiso	763,829	6,610		owners ac
Br bark...	Samwell Bros.	1218	McFarlane	Oct. 15	Vancouver	Wilmington	967,551	11,723		\$11.00
Am schr...	Alce Cook	732	Penhallow	Oct. 5	Vancouver	Sydney	919,890	8,338		30s
Nor ship...	Morning Light	1310	Johansen	Nov. 3	Vancouver	Liverpool	939,193	10,000		58s 9d
Br bark...	Columbus	694	Melhuish	Nov. 16	Vancouver	Adelaide	563,720	4,539		37s 6d
Am schr...	Lyman D. Foster	730	Dwyer	Nov. 5	Moodyville	Sydney	822,838	7,809		30s
Nor bark...	Benj. Bangs	1118	Hjennes		Vancouver	Montreal				
Br bark...	Fernbank	1338	Boyd	Nov. 25	Moodyville	Valparaiso f.o.	500,300	4,728		36s 3d
Br bark...	Grasmere	1246	Carter		Vancouver	Valparaiso f.o.				36s d
Am ship...	Edward O'Brien	1725	Taylor		Vancouver	Cork, U. K. f.o.				50s
Br bark...	Geo. Thompson	1128	Young		Westminster	Sydney				owners ac
Br bark...	Mark Curry	1256	Liswell		Vancouver	Cork, U. K.				52s 6d
Nor bark...	Fortuna	1332	Mikelsen		Moodyville	Valparaiso f.o.				36s 3d
Br ship...	Abcona	979	Black		Vancouver	Port Pirie				

SHIPPING INTELLIGENCE.

The tug Pilot will be refitted and put into service again.

The American schooner Casco has been sold to Capt. Geo. Collins for \$5,200.

The steamship Victoria is expected to arrive to-day from Hong Kong.

The New York *Maritime Register* says: "A letter received at Yarmouth, N. S., from Capt. Porter of the bark Toboggan, which sailed from Philadelphia on Oct., 11, states that on Oct., 25 while sailing up Cuban coast struck on an unknown reef, vessel pounded heavily and soon filled with water. The crew took to the boats and succeeded in reaching the beach. There was very little chance of saving the vessel or cargo."

FREIGHTS.

Since our last issue, the market has shown an upward tendency, but there is still very little doing.

Lumber freights from British Columbia or Puget Sound are quoted as follows:—Valparaiso for orders, 36s 3d; direct port on West coast, South America 33s 0d; Sydney 30s; Melbourne, Adelaide or Port Pirie, 35s to 37s 6d; United Kingdom, calling at Cork for orders, 45s; Shanghai, 42s 6d; and Yokohama, 40s nominal.

Grain freights from San Francisco to U. K., Cork for orders, 25s; from Portland, 32s 6d nominal; from Tacoma, 31s 3d offered.

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.

The present rate of freight for dead weights from Liverpool or London to British Columbia ports is 24s a ton, whereas the large shipments now on the way on the Americans and Kinkora were taken at 15s dead weight. When these shipments reach this market, they will certainly have a strong tendency to demoralize the market for English staples, on account of the difference of \$2.25 per ton in freight.

California Wine Company, [LIMITED.]

Wholesale Dealers.
AGENTS FOR THE CELEBRATED CORONADO MINERAL WATER.
Pure California Wine Specialty.
55 & 57 Broad St., Victoria, B. C.

THE COMMERCIAL JOURNAL'S

SHIPPING LIST.

VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TONS	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAY'S OUT.
Chil. bark	Eritrea	1050	Serra	Aug. 30	P Callao	Moodyville	R. P. Rithet & Co., Ltd.	91
Br bark	Assel	795	Gilmour	Aug. 19	S London	Victoria	R. P. Rithet & Co., Ltd.	102
Br bark	Sabrina	747	Organ	July 7	N London	Vancouver	Bell-Irving & Paterson	145
Br bark	Mary Low	813	Robertson	Oct. 5	B Liverpool	Victoria	R. P. Rithet & Co., Ltd.	55
Br ship	Kinkora	1729	Lawrence	Nov. 15	L Liverpool	Victoria & Van	R. Ward & Co. & Bell-Irving & Paterson	14
Br ship	Morayshire	1428	Swinton	Oct. 21	Q Java	Vancouver	Turner, Beeton & Co. & Baker Bros. & Co	39
Br schr.	Americana (new)	800	Benny	Nov. 5	L Liverpool	Victoria & Van	Turner, Beeton & Co. & Baker Bros. & Co	24
Br str.	Salado	1405	Crouch	Sept. 13	Newport, Eng.	Victoria	N. P. S. S. Co.	77
Br ss.	Tacoma (ex Batavia)	1662	Hill		H Hong Kong	Victoria	N. P. S. S. Co.	
Br ship	Blair Athole	1627	Taylor		H Java	Vancouver	Naval Storekeeper	57
Br bark	Java	827	McGregor	Oct. 3	Cardiff	Esquimalt	N. P. S. S. Co.	26
Br ss	Victoria	1222	Panton	Nov. 3	M Hong Kong	Victoria	Robert Ward & Co., Ltd.	
Br bark	Doehra	1016	Scott		G Liverpool	Victoria	Moodyville Sawmill	
Chil bark	Entella	623	Mangini		W Callao	Moodyville	Moodyville Sawmill	
Br schr.	Bittern	329	Stronach	Sept. 26	H Hong Kong	Victoria		65
Ger. ship	Katharine	1620	Spille		E Santa Rosa	Moodyville	Moodyville Sawmill	178
Br ss.	Empress of India	3073	Lee		C Hong Kong	Vancouver	C. P. S. S. Co.	
Chil. bark	India	933	Funko	Oct. 21	A Valparaiso	Vancouver		39
Br bark	Casabianca	569	Huntley	Nov. 17	L Liverpool	Victoria		12

P—To load lumber for Valparaiso on owners' account. S—Aug. 21 passed Beechy Head. M—Via Yokohama Nov. 15. C—To sail Nov. 20. Via Yokohama Dec. 9. E—Chartered to load lumber for West Coast of S. A., due December 1. B—Spoken Oct. 11, lat. 41 N., long. 15 W. I—To sail Dec. 1. Via Yokohama Dec. 15. N—July 9 passed Dover. Q—Cargo of 2,100 tons raw sugar. A—To load a return cargo of lumber. G—To sail about Dec. 15. R—To sail in February with 2,300 tons raw sugar. W—To load lumber for West Coast of S. A.

VESSELS IN PORT.

(November 23, 1892.)

VICTORIA.

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

Br. bark River Ganges, 612 tons, Capt. Rudge, from Rio de Janeiro, arrived Nov. 13, loading salmon for London, account of Findlay, Durham & Brodie

Br. bark The Frederick, 812 tons, Capt. Amero, from Talcahuano, arrived Nov. 10, 62 days out.

Am. bktn Planter, 499 tons, Capt. Dow, towed into port Nov. 19, deck load of lumber shifted and vessel waterlogged.

Nor. bark Fritzo, 1,078 tons, Capt. Rolfaen, arrived Nov. 23 from Melbourne for orders, Robt. Ward & Co., Ltd., agents.

Br. bark Thermopylae, 918 tons, Capt. Winchester, arrived from Hong Kong Nov. 24 in 44 days, with a cargo of rice paddy, Victoria Rice Mills, consignees.

VANCOUVER.

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

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

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

Br. bark Mark Curry, 1,256 tons, Capt. Liswell, arrived Nov. 18, to load lumber.

Nor. bark Fortuna, 1,302 tons, Capt. Mikelsen, arrived Nov. 17, loading lumber at Moodyville for Valparaiso.

Br. ship Abeona, 979 tons, Capt. Black, arrived Nov. 17, loading lumber for Port Pirie.

Br. ss. Empress of China, 3,003 tons, Capt. Archibald, arrived Nov. 22.

NEW WESTMINSTER.

Br. bark Geo. Thompson, 1,128 tons, Capt. Young, arrived Oct. 29, loading lumber at Brunette mills for Sydney on owners account.

CHEMAINUS.

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

NANAIMO.

NEW VANCOUVER COAL CO'S SHIPPING.

Am. bark Oregon, 1,364 tons, Capt. McCartney.

Am. ship C. F. Sargent, 1,638 tons, Capt. Snow.

Am. ship Commodore, 1,976 tons, Capt. Davison.

Am. bark Alden Bease, 813 tons, Capt. Frijs.

Am. bark Wilna, 1,403 tons, Capt. Slater.

Am. bark Sea King, 1,436 tons, Capt. Pierce.

Am. bark Carrolton, 1,390 tons, Capt. Lewis.

WELLINGTON SHIPPING.

Am. bark Kate Davenport, 1,104 tons, Capt. Collins.

Am. ship John C. Potter, 1,182 tons, Capt. Meyer.

Am. ship William F. Babcock, 2,029 tons, Capt. Graham.

EAST WELLINGTON SHIPPING.

Am. bark Theobald, 932 tons, Capt. Killman.

RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	6	4,657
Vancouver	7	10,659
Westminster	1	1,128
Chemainus	1	1,036
Nanaimo	11	12,363
Total	26	32,843
Previous week	21	26,020
Correspond'g week last year	11	11,922

NOTICE TO MARINERS.

G. Farenholt, commander U. S. N., inspector of the thirteents lighthouse district, gives official notice to mariners that the whistling buoy painted red and lettered "Umatilla Reef" in white has been replaced on its former compass bearings, off Umatilla Reef (Flattery rocks) sea coast of Washington.

The following sailing vessels are on their way up to load coal at Nanaimo: Ship Eclipse, ship Oriental, bark General Fairchild, bark Coryphene and the iron ship Hawaiian Isles, for the N. V. Coal Co. Ship Glory of the seas, bark Richard III. and bark McNeil, for Wellington mines.

It is announced that the Dominion Government recently received a dispatch from the Imperial Government having reference to the proposed prosecution by the Imperial Government of the masters of British Columbia sealing vessels who violated the provisions of the *modus vivendi* this year. There will be no prosecution in cases where the master of the vessel was not aware that the *modus vivendi* had been renewed. In the absence of evidence to the contrary, it will be assumed that the publicity given to the fact, last spring, that negotiations for its renewal were progressing constituted a sufficient intimation to vessel owners.



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