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AGRICULTURAL IMPLEMENTS,  
Wagons and Buggies,  
LOGGERS AND CANNERIES SUPPLIED.

The Leading House in B. C.

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**WHOLESALE GROCERS**  
JUST RECEIVED.

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**BANK OF BRITISH COLUMBIA**

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Calgary, NWT Moncton, N.B. St. John, N.B.  
Hatham, N.B. Nelson, B. C. St. Mary's, O  
Chatham, O New Westmin- Toronto, O  
Cornwall, O ster, B. C. Vancouver, BC  
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Of Negotiable Securities. Interest allowed  
On time Deposits

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**HALL, GOEPEL & CO.,**

AGENTS:

The Liverpool & London & Globe  
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The Traveler's Life & Accident  
Insurance Co.

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Risks taken at Moderate Rates and Losses  
settled promptly and Liberally.**Findlay, Durham & Brodie****COMMISSION MERCHANTS**

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The Northern Fire Assurance Company  
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The British and Foreign Marine Insur-  
ance Company of Liverpool,  
The Royal Mail Steam Packet Com-  
pany of London,  
The British Columbia Canning Com-  
pany (Limited) of London.

CANNERIES:

Deas Island, Fraser River,  
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Rivers Inlet Cannery,  
Victoria Cannery, ) Rivers Inlet.  
Victoria Saw Mills, )

—O—

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BANKING AND STOCKBROKING DEPARTMENT.

Bills discounted. Checks collected. Exchanges  
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Building Estates financed. Real Estate bought  
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Catalogues and prices sent on application  
 Special attention paid to Interior orders.

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Manufacturers of Clothing,

OVERALLS, : SHIRTS, : &c.

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**HARDWARE, BAR IRON, FARM  
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 J. N. Henderson.

**LANGLEY & CO.,**

ESTABLISHED 1858.

**Wholesale Druggists**

21 & 23 YATES STREET,

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REPRESENTED BY  
 R. D. Welch & Co., Liverpool

**R. P. RITHET & CO.,**  
 (LIMITED.)

WHARF STREET, VICTORIA, B. C.

**WHOLESALE \* MERCHANTS.**

SHIPPING AND INSURANCE AGENTS.

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- Queen (Fire) Insurance Company.
- Maritime (Marine) Insurance Company.
- Reliance (Marine) Insurance Company.
- New Zealand (Marine) Insurance Company.
- Thames & Mersey (Marine) Insurance Co.
- Straits (Marine) Insurance Company.
- Sun (Marine) Insurance Company.
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Moodyville Saw Mill Co., of Burrard Inlet.

**SALMON CANNERY AGENCIES.**

**FRASER RIVER:**

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

**NORTHERN AND SKEENA RIVER:**

- Wannuck Packing Co's Rivers Inlet Clipper Brand.
- Standard Packing Co., Skeena River, Neptune Brand.
- Skeena Packing Co., Skeena River, "Diamond C" Brand.
- Lowe Inlet Packing Co., Lowe Inlet, "Diamond C" Brand.
- Cascade Packing Co., Naas River, Cascade Brand.

Giant Powder Co., Works: Cadboro Bay, all grades of Giant Powder and  
 Judson Powder manufactured and kept on hand.

Columbia Flouring Mill Co. of Enderby.

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

W. H. SOULE.

A. E. STEVENS.

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**BRITISH COLUMBIA**

**PIONEER STEVEDORING CO., LTD:**

ESTABLISHED 1871.

Estimates Furnished for all Ports in B. C. Complete Appliances for all kinds of Stevedoring.  
 Cash security given if required, and satisfaction guaranteed.

P. O. Box 507. Cable: Soule.

Vancouver - - - - - British Columbia

## TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE.  
Tuesday Morning, Jan. 26.

## VICTORIA.

The depression in the London fur market is the principal feature of the past week. The effect has been somewhat discouraging to those engaged in this most important industry. Advances were made to sealers when their skins were shipped, and, in some cases, the proceeds of sale do not equal the advance, and they may be called upon to refund the overdraft.

An important event in financial circles, during the past week, was the change in the well known banking house of Garesche, Green & Co., whereby the Green estate obtains entire control of the business under the style of Green, Worlock & Co.

The volume of business accomplished since the holidays has been small, which is due to the fact that retail dealers bought largely for the holiday trade and they are seeking to reduce stocks before the spring trade opens, consequently the demand upon jobbers has been slow.

## FRUITS AND VEGETABLES.

Potatoes are still reported weak. Farmers on the Fraser River are seeking to market their surplus, and this together with the mild weather is keeping the price down. Oranges are slightly reduced. Quotations are: Oranges—Riverside seedlings, \$3.00; navels, \$4.25 to \$4.50; Los Angeles, \$2.50; California Messina lemons, \$0.50; California lemons, \$4.50 to \$4.75; silverskin onions, 2c per lb.; Oregon yellow danver, 1½c; island apples, \$1.25 to \$1.35 per box; potatoe, island, \$18 per ton; Chilliwack, \$10 per ton; Fraser River, \$18 per ton; Bonapartes, \$25 per ton.

## GROCERIES AND PROVISIONS.

It has been reported that a gentlemen's compact has been made among the Eastern packers to maintain prices. For some time there has been considerable cutting going on, and many were selling at prices too low to pay them, consequently they have not been very anxious to effect sales. Advices were received last week to the effect that in consequence of the compact prices of Canadian meats are advanced from 5 to 10 per cent. over previous quotations. The sugar market is strong and an advance is probable. There has been a considerable shortage this season in the sugar beet crop, and for some time strong advices have been received from abroad on the raw article, in consequence of which refiners in the East have put up the prices in yellows, and hold granulated firm. It is reported that there was an advance of nearly ½c on raws in New York on the 19th inst. Local prices, however, are unchanged, dry granulated being quoted by jobbers at 5½c.

In the butter market, a fair jobbing trade has been accomplished at firm prices for the best qualities. Shadings in quotations are made for Manitoba dairy, but it is said that creamery will be held firm.

Quotations are: Eastern creamery, 28½c per lb. for large and 20c for small; Manitoba creamery, 30c; dairy, 23c Eastern Townships, first quality, 20c.

Mediterranean dried fruits are quoted by local jobbers as follows: Currants

in bbls. 8½c, in half-bbls. 8½c; valencias, 8½c; sultanas, 14c; London layers, \$2.25 a box; California sultanas, \$2.25 a box; dates, 9c; prunes, 9c to 12½c. California evaporated fruits in 25 lb. boxes are quoted as follows: Peaches, 12½c; apricots, 14c; nectarines, 14c; pitted plums, 11c. About the same grade of fruits in cotton sacks are quoted from 1c to 2c per lb. less. New Canadian evaporated apples are quoted at 11c per lb.

The local jobbers are now carrying full stocks of all the different kinds of jams put up in glass jars by Okel & Morris at the Victoria Preserving Factory, which include apricot, peach, plum, and apricot marmalade, etc. Quotations are 1½ lb. size, \$3 per dozen; 3 lb. size, \$5 per doz.

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

## FLOUR AND FEED.

Trade is fair, although the mild weather has quite an unfavorable effect on the demand for feed. A consignment of 100 bales of hay was received from Boundary Bay last week. The National Mills have begun to increase their products, and since last week have put their split peas and pearl barley on the market. The split peas are sold by jobbers at \$3.50 and the pearl barley at \$4.50. A representative of the Lake of the Woods Milling Co. was in the city last week, and quoted Hungarian patent at \$5.00 per bbl., Strong Bakers' at \$5.30, and bran at \$22 to \$24 per ton in carload lots delivered at Victoria.

The Columbia Flouring Mills quote: For Enderby flour in carload lots, Premier, \$5.60; XXX., \$5.30; Strong Bakers or XX., \$5.00; Superfine, \$4.00. Quotations to the trade are:

Delta, Victoria mills.....	\$5 50 @ 0 00
Lion, " .....	5 50 @ 0 00
Premier, Enderby mills.....	5 85 @ 0 00
XXX, " .....	5 55 @ 0 00
XX, " .....	5 25 @ 5 50
Superfine, " .....	4 25 @ 4 50
Ogilvie's Hungarian.....	5 85 @ 0 00
"    Strong Bakers.....	5 75 @ 0 00
Snowflake.....	6 35 @ 0 00
Portland Roller.....	6 10 @ 0 00
Royal.....	6 00 @ 0 00
Oregon Superfine.....	4 25 @ 0 00
Wheat, per ton.....	\$40 00 @ 45 00
Oats.....	32 50 @ 35 00
Oil cake meal.....	32 50 @ 35 00
Chop feed.....	33 00 @ 35 00
Shorts.....	28 00 @ 30 00
Bran.....	30 00 @ 27 50
National Mills oatmeal.....	3 50 @ 0 00
"    rolled oats .....	3 25 @ 0 00
"    split peas .....	3 50 @ 0 00
"    pearl barley.....	4 50 @ 0 00
California oatmeal.....	4 35 @ 0 00
Corameal.....	2 75 @ 3 00
Cracked corn.....	45 00 @ 50 00
Hay, per ton.....	18 00 @ 20 00
Straw, per bale.....	1 00 @ 1 25

## RICE.

The Victoria Rice Mills quote wholesale:

Japan rice, per ton.....	\$77 50
China rice .....	70 00
Rice flour .....	70 00
Chit rice .....	25 00
Rice Meal .....	17 60

## LUMBER.

The Australian market remains in a very demoralized state, but so little is going forward that stocks now have a chance to be reduced to a safer basis. There is no official change in prices to report. The Norwegian bark Agnes, 844 tons, is now loading at Chemainus, chartered by Welch & Co., to load for Antofagasta, Chili, at 40s. The British ship Riversdale, 1,453 tons, now at San Pedro, was chartered to load at Burrard Inlet for Sydney at 47s 6d. The Kathinka has gone on berth at Vancouver to load for Australia under charter to Welch & Co. The cargo taken out of the Dominion is still lying on the wharf at Esquimalt, and no instructions have yet been received as to its disposition. The Morning Light has finished her cargo for Melbourne and cleared. Quotations are as follows for cargo lots for foreign shipment, being the prices of the Pacific Pine Lumber Association: Rough merchantable, ordinary sizes, in lengths to 40 feet, inclusive, \$9 per M feet; rough deck plank, average length 35 feet, \$10; dressed flooring, \$17; pickets, \$9; laths, 1 feet, \$2.

For local trade, the Rock Bay Saw Mill quotes:

Rough lumber, per M.....	\$10 00
Best quality dressed lumber, per M.....	00 00
Second " .....	00 00
Laths, per M .....	2 50
Shingles, " .....	2 25

## FREIGHTS.

Lumber freights are weak, and any vessels seeking a charter would have to accept from 32s 6d to 35s to Sydney, 45s to Melbourne, Adelaide or Port Pirie. In other directions, rates are unchanged, and may be quoted at 42s 6d Valparaiso for orders, 2s 6d less to direct port; Cork for orders, 65s; Shanghai, 50s; Tientsin, 67s 6d. Grain freights remain at about 20s from San Francisco to the U. K., but so many vessels are being diverted to other markets, that the disengaged list is assuming reasonable proportions, and some firmness seems likely. Coal freights are unchanged. Nanaimo or Departure Bay to San Francisco, \$2.25; from Puget Sound to San Francisco, \$2.00 per ton.

## IMPORTS AND EXPORTS.

## NEW WESTMINSTER.

Imports and exports for month of December, 1891:

## IMPORTS FOR THE MONTH.

Dutiable.....	\$18,676 00
Free.....	3,163 00
Total imports.....	\$21,839 00
Duty collected.....	\$ 7,821 23
Other revenues .....	29 23
Total collections.....	7,850 46

## EXPORTS FOR THE MONTH.

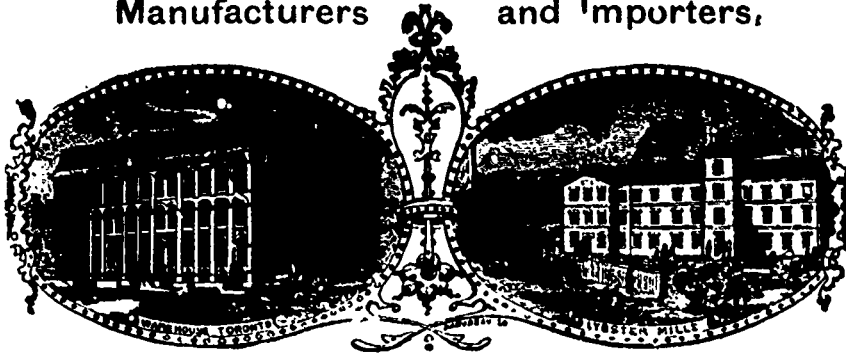
The mine.....	\$ 1,804 00
The fisheries .....	108,780 00
Animals and produce .....	22 00
Manufactures.....	2,306 00
Total exports .....	\$ 112,912 00

R. B. Oxley, of Tacoma, has taken over the agency of the Sun Life at Vancouver from Henry Chew, who leaves shortly for San Francisco.

# NUN, MACKAY & CO.

## TORONTO.

Manufacturers and Importers,



REPRESENTED BY R. S. NORTON, WINNIPEG.

### BUSINESS CHANGES.

C. G. Baker, undertaker, has opened in Vancouver.

W. Hoyt has opened a fruit store in New Westminster.

Eastman & Co., Vancouver, style changed to Eastman & Clerin.

Mr. Clemis proposes erecting a saw mill at Salmon Arm, shortly.

C. Pennock has opened a jewelry business in the Doane block.

William Brown has bought out Demers & Son, grocers, Victoria.

Geo. A. Stark, Monarch Hotel, Field, has sold out to Alfred Hanson.

W. T. Heddle & Co. have opened in the grocery business in Nanaimo.

Alex. McLean, Colonial Hotel, Kamloops; business offered for sale.

Chas. A. McGuire, postmaster and general store, Salmon Arm, is dead.

C. T. Piper will shortly open the Queen Art Photo Studio at 43 Fort street.

B. H. Sprung is opening in the pork and provision business on Store street.

Jas. H. Woodworth & Co., fuel dealers, Vancouver; effects sold by sheriff.

A. McGilvray has purchased the interest of J. Cohen in the Coldstream Hotel, Vernon.

David Anderson has bought out the boot and shoe business of B. H. West, Douglas street.

Mr. Clinton, from San Francisco, has been installed as U. S. Consular agent at Comox.

Wm. Jordan, baker, Victoria, is putting in machinery for making biscuits and crackers.

J. T. Brown & Sons, grocers and liverymen, Vancouver, have sold out their livery business.

The Great Northern Express Company are opening offices in Vancouver and New Westminster.

The B. C. Tanning Company, of Nanaimo, are increasing their capital, to enable them to further develop their business.

Perry & Hall, sheet and metal workers, have dissolved. W. H. Perry will continue the business, assuming all liabilities.

Doering & Marstrand propose erecting a lager beer brewery with a capacity of 25,000 barrels a year, in Vancouver, in May.

T. W. Clark & Co., commission and produce, Vancouver, have dissolved. The business will be continued by Joseph Coupland.

Thompson & Caldwell, grocers, have dissolved. Wm. Thompson will continue the business under the firm style of Wm. Thompson & Co.

It is reported that a well known wholesale firm of Vancouver are endeavoring to organize a joint stock company to take over their business.

E. Escalet and Wm. Carrick have bought out the estate of the Cafe Royal from the assignee, and will shortly open it as the Palace Royal restaurant.

Hardy & Farmer, sash and door factory, style now Farmer & Dunnington. Mr. Hardy retires, and Dunnington has been admitted into the business.

Francis Ord Mickle and Joseph Grice, trading under the name of Mickle & Grice, have bought out the stock and book debts of G. E. Hawes & Co., grocers, etc., Victoria, from the assignees. Mr. Mickle was lately engaged in business in Seattle, and Mr. Grice, until recently, was bookkeeper with a well known wholesale firm.

### THE NEW YORK LIFE.

Some time ago reference was made in these columns to the affairs of the New York Life Insurance Company. A telegram conveys later and fuller particulars on this subject, as follows:—The report of the New York insurance department, which has been making an exhaustive examination of the New York Life Insurance Company since June, 1891, was filed on January 22. The examination shows that the company had assets of \$120,711,000 on June 30, 1891, and a surplus of \$14,709,000. The examination of the company grew out of charges of reckless management and corrupt, extravagant and fraudulent practices made against the officers and trustees upon the responsibility of Theodore M. Banta, who was then cashier. Although the New York Life Insurance Company is thoroughly solvent, it shows a shrinkage of \$3,000,000 or \$4,000,000. In the

# Green, Worlock & Co

SUCCESSORS TO

GAESCHE, GREEN & CO.. BANKERS,

VICTORIA, - - B. C.

January 21, 1892.

Mrs. Theophila Turner Green (widow of the late A. A. Green), having purchased the share and interest of the Garesche estate in the business of the late firm of Garesche, Green & Co., and being now sole owner of the said business, has admitted Frederick Hammett Worlock (manager of the late firm) as a partner.

The business of the old firm will be continued as heretofore at Government Street, Victoria, under the name of Green, Worlock & Co., Frederick H. Worlock continuing as manager.

AGENTS FOR

WELLS, FARGO & CO'Y.

Mutual Life 6 per cent. consols.

### LOTS FOR SALE.

The following described lots are now offered for sale: Lots valued at \$500 each in parcels of twenty, to be paid for in twenty instalments, each of equal amount, and to include all charges.

The property is guaranteed to increase in value each year under a certain contingency until, with the payment of last instalment, the present value will be double!

A unique feature is that in case of the owner's death the mortgage is extinguished and payments cease.

A very valuable clause of the contract is the guarantee of the company that the property, when paid for, will produce a revenue (without spending further capital for improvements) equal to at least 6 per cent., free of taxes. For particular apply to

HEISTERMAN & CO.,

Real Estate and General Agents,  
75 Government Street, Victoria, B. C.

## SAMUEL MATSON,

Manager for B. C. of the Provident Savings Life Assurance Society of New York.

Life rates for \$1,000 with profits:  
Age—30, \$15.00; 35, \$16.04; 40, \$17.20;  
45, \$19.04; 50, \$22.04; 55, \$29.24; 60, \$41.50.  
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report Superintendent Pierce says that the state of affairs existing in the company's agency management calls for the severest criticism and condemnation, and which, if continued, must prove ruinous to the company. He refers especially to the heavy indebtedness of agents' accounts, the Spanish-American department being overdrawn \$590,000; Vanuxem & Co's accounts, \$570,000; and Dinkelspiel's, \$348,000. Superintendent Pierce says the management was guilty of gross neglect of their duties. The charges of illegal payment to trustees for the purchase of securities of heavy losses on Holbrook Hall, Plaza Hotel, and other investments, appear to be sustained. The superintendent adds that the remedy for the abuses named must be found in orderly and appropriate processes provided by our laws.

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### COMMERCIAL SUMMARY.

It is stated that the population of Rome increased 20,000 during 1891. The city contains about 435,000 people.

Edward Hubbell, the teller of the Bank of Ottawa, has been arrested for defrauding the Bank of \$7,000 which he had lost in stock speculations.

Representatives of the Canada Life and Sun Life Insurance Co's have interviewed the Minister of Finance on amendments to the Insurance Act referring to rebates and licencing agents.

The Trades and Labor Council of Vancouver are reported to be, upon the whole, pleased with their efforts to make their influence felt at the last municipal elections. They caused the return of one candidate, and now, it is said, will make a strike at the next Provincial and Dominion elections.

That the year 1891 will stand out conspicuously in the calendar of fire insurance as one of exceptionally destructive experiences seems now, says the *Insurance and Finance Chronicle*, beyond question. We refer of course especially to the results in the United States and Canada, where the aggregate loss for eleven months foots up over \$123,000,000 as against \$98,000,000 in the eleven months of 1890, and \$116,000,000 for the same period in 1889. The latter was a bad year for fire insurance, while 1890 was a favorable one; but comparing 1891 with 1889, allowing the December loss to be only the same as for November, we find that the present year closes with a loss in excess of 1889, amounting to about \$7,000,000.

The prospects for the dry goods trade, all over the continent, this year, are reported to be unusually bright.

Mr. Chas. Doering, the proprietor of the Vancouver Brewery, has just entered into partnership with Mr. Otto Marstrand, and it is the new firm's intention to start a lager beer brewery at Vancouver.

The *Chicago Produce Trade Reporter* says: When the weekly payment bill was made a law of this state (Illinois) it was believed that the act would enable retail merchants to increase their cash sales and lessen their losses by bad debts, but so far the results have been scarcely perceptible, principally because the law has been disregarded by many large corporations and employers of labor. But the state authorities have decided to compel its observance and notices of suits to be begun under the law have been served upon several big concerns in the state.

The *Canadian Manufacturer* has, we notice, made a new departure in paying special attention to the interests of inventors and patentees of inventions. Canada is well to the front in the number of patents which are issued yearly, and in the intrinsic value of them; and in addition to the patents granted to Canadian inventors large numbers of them are being taken out in the United States, Great Britain, France, Germany and other countries. It is this fact, coupled with the further fact that the foreign article upon which a patent is taken out in Canada must be manufactured in this country and made available to the public within a limited time, that makes this patent business of especial interest to Canadian manufacturers.

### FRANCE'S CHAMPAGNE.

The harvesting of the champagne vintage takes place in the latter part of October and the first weeks in November, and during that period the whole district of Champagne becomes as busy as a bee hive. About fifteen thousand hectares are covered with vines. The yield is estimated at \$25,000,000. It is difficult for anybody who has not seen it to appreciate the extreme care taken with the champagne vintage. The grapes are plucked one by one, are selected according to their ripeness and often they have to be cleaned before they are put into the presses. There are two things about champagne that are not generally known. The wine is not the product of white grapes. Three-fourths of the champagne vines produce black grapes only, and the almost white color of the wine is obtained through the perfection of the presses. Again, while in Bordelais and in Bourgoyne each crop of grapes has its own individuality and admits of no mixing, it is quite the contrary with champagne. There they mix several crops, each one of which contributes its own peculiar quality to the wine.

The annual production of champagne wines is abundantly sufficient for the consumption of champagne in the whole world, despite what has been said to the contrary. It amounts to 11,925,000 gallons. The export of champagne wine, which in 1844-45 reached only 6,500,000 bottles, in 1890 was 25,000,000. The greatest consumption is in England and the United States; then come Germany, Russia and Belgium.

The net gold in the United States' treasury, coin and bullion, is \$125,812,529, a decrease of \$20,036,330 since January 10, 1891.



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COMMERCIAL JOURNAL

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VICTORIA, TUESDAY, JAN. 26, 1892.

GREEN, WORLOCK & CO.

During the week a business change, which has not been altogether unexpected, went into effect. There are few persons upon this coast who are not acquainted with the well known private banking house of Garesche, Green & Co., and none of them who are not well satisfied as to its stability and enterprise. The old firm, which has been the representative of the house of Wells, Fargo & Co., entered into business in 1873, on Yates street. Mr. Garesche died years ago and the business, under the able direction of the late Mr. Green, has lived and grown as the city prospered and developed. Recently Mrs. Green acquired the Garesche interest in the bank, and has admitted into the partnership Mr. F. W. Worlock, who has so well attended to its vast and varied interests for so many years past. Practically there is no change in the administration, and there can be no doubt that, with his augmented interests, Mr. Worlock will relax none of that close attention to duty that has characterized him in the past. We predict for the new firm of Green, Worlock & Co. a long and prosperous career.

LOSS OF THE SAN PEDRO.

Captains Lewis and Gaudin, with Mr. Robert Ward, who had been appointed to enquire into the loss of the San Pedro, have finally delivered their verdict in the case. They attribute the loss of the steamer to the gross neglect of the pilot in not taking proper bearings by Fisguard island light and keeping the ship on that course, and in not verifying his position by taking bearings; also in neglecting to take the bearings of the Beren's island light. The pilot's license having already been dealt with, and the pilot being suspended for three months by the Nanaimo pilotage authorities, they do not think it is within the province of the court to override the decision of the pilot commissioners. They also consider that the loss of the vessel is due to the want of promptitude on the part of the pilot and the master, who were both on the bridge, in not stopping and reversing the engines when the lookout reported seeing something ahead. They observe that the master, sailing under the flag of the United States of America, the court has no power to deal with his certificate. They deprecate a system of pilotage that compels vessels to deviate from their course to take up or to land a pilot,

and suggest to the Minister of Marine to inaugurate a system whereby a suitable pilot boat be constantly kept on her station in Fuca Straits, where vessels could take up and discharge a pilot without having to anchor in Royal Roads. Captain Hewitt, of the San Pedro, produced an affidavit from Pilot Christensen relieving him from all responsibility, which in the opinion of many will have considerable weight when the loss of the steamer is considered by the authorities at San Francisco. It is worth noting that the commissioners emphasize the fact that they do not consider the entrance to the harbor of Victoria in any way dangerous.

OLD AGE PENSIONS.

A scheme of old-age pensions for working people in France is before the French Chamber of Deputies, and has been favorably reported upon by a select committee. The plans provide for first and second class pensions, the former at a cost of twenty and the second 10 centimes per day (holidays and Sundays excepted), the pension payable annually after thirty years. One-half of the daily payment is to be paid by the employer and one-half by the employee by a stamp system. On a first-class pension, the stipulated payment per day will amount to enough in thirty years to justify an annuity of 300 francs, so that commencing at the age of 25 will become a pensioner at 50, receiving as the result of his own and his employer's payments about 360 francs per year. The plan, however, provides for an addition to this by the Government of 240 francs, making the total pension up to 600 francs. The scheme makes payments compulsory as to employers in behalf of employees earning less than 3,000 francs per year.

FIRE LOSSES FOR THREE YEARS.

The Commercial Bulletin of New York furnishes the following comparative statement of losses by fire in Canada and the United States during the last three years

	1889.	1890.	1891.
January...	\$ 6,898,700	\$ 9,179,300	\$ 11,230,500
February	12,800,000	7,357,025	9,226,500
March.....	10,912,000	8,466,300	12,540,750
April.....	15,987,000	8,285,500	11,309,000
May.....	9,915,300	8,833,100	10,660,335
June.....	7,755,000	5,655,000	8,587,625
July.....	11,020,500	14,723,500	9,692,200
August....	11,153,850	9,009,100	9,055,100
September.	9,731,900	6,943,700	10,658,200
October....	8,368,600	7,279,500	13,248,300
November.	20,081,600	8,351,300	14,736,100
December.	7,304,800	12,680,000	13,535,500

Total...\$131,949,250 \$106,968,345 \$137,716,150  
The past six years' totals are as follows:

1886.....	\$116,600,000	1889.....	\$131,949,250
1887.....	129,264,400	1890.....	106,968,345
1888.....	123,230,520	1891.....	137,716,150

The Insurance and Finance Chronicle of Montreal comments at length on the above figures, and asks what does the increase of over \$30,000,000 in the fire loss of 1891 in the United States and Canada over the preceding year mean? It answers that it means a great deal to the companies. It does not mean that the knowledge gained from extended experience is less than formerly. It does not mean that fire departments in the large cities and fire extinguishing appliances everywhere are less efficient than before. It does not mean that appliances for fire prevention or systematic inspection of the physical hazard

are less operative or efficient than a year or two ago, for they are more so. Besides, the companies which transact the bulk of the business are not reckless plungers, but the contrary. Our contemporary concludes: "In our opinion we shall find it mainly in the increased moral hazard. Business, especially in the United States, has been and is being overdone, nourishing a large class of eager, small men with small capital, aspiring to compete with large men with large capital. Foreseeing failure, the former, many of them, cunningly prepare to sell out to the insurance companies, and manage to do it pretty effectually." Moral: Apply inspection and selection to the who as searchingly as to the what of insurance. The moral drawn from the above therefore is that inspection and selection should be as searchingly applied to those who insure as to the risks insured on their account.

THE DISHONEST TRADER.

Speaking of a recent failure at Vancouver, a gentleman informs us that the cause was "trying to beat competitors by selling goods at and below cost, with the result that he was wiped out himself." THE COMMERCIAL JOURNAL of last week contained an article bearing on the practice of certain wholesale men giving goods to men who depended solely upon these methods of doing business in order to secure trade. We pointed out the impossibility of any merchant doing business so as to treat his customers and creditors fairly and yet sell goods at and below cost. As an eastern exchange remarks, he must run his course sooner or later—length of time, of course, depending very largely upon his resources, and in less degree upon his methods. But during the whole course of his career he cannot be honest, and the sooner such men complete the process of self-strangulation the better it will be for the trade at large. Of course the better plan would be to never permit such men to get into business. In several wholesale centres in the east organizations are being formed whose aims and objects are to correct another form of abuse, that of giving indiscriminate credit. A well-known eastern wholesaler puts the matter in this light:—"It is the class who are doing business on other people's money we are after. A few days ago I had considerable trouble in collecting from a certain party, and I noticed whenever he paid his account he would order as much more on credit. I became suspicious and worked him up. I found he carried about ten hundred dollars' worth of stock and was owing bills to the amount of about twelve hundred dollars in this city. I then concluded his was not the kind of trade I wanted, so I instructed my collector to push him and make him pay what he owed, and then let him alone, as he was doing business on our capital."

WHAT is going to be the cost of whiskey, may well be asked in presence of the proposed inauguration of the Chicago whiskey trust into a concern with a capital of from \$50,000,000 to \$100,000,000, partly American, partly English, with practically a monopoly of the manufacture of spirituous liquors.

## INTEREST ON BANK DEPOSITS.

Interest on ordinary bank deposits has been the cause of much discussion among bankers, says the *Canadian Trade Review*. The custom of offering interest for deposits by commercial banks is one that has grown with competition in banking, and has been regarded with disfavor by the older and more conservative bankers. In the early history of banking, the safe keeping of a customer's money and the convenience of its availability at all times was considered sufficient return for such use as the banker might be able to make of the deposit. The growth of the credit system and the increasing opportunities for profitable investment increased the profits of banking and attracted much more capital to the business. Competition became severe, and, as a method of overcoming rivals, bankers were compelled to consent to divide their profits with their customers. The payment of interest for the sake of attracting deposits, is, when kept within reasonable bounds, a legitimate and proper method of competition. It is, like all other terrestrial things, liable to abuse, and no doubt in these latter years of fierce business competition it has often been abused. No doubt—and here those who are opposed to the payment of interest on deposits are right—the profits of banks and bankers would be much greater could they all agree to refuse to pay interest; but such an agreement would be impossible, as by entering into it many institutions and firms would deprive themselves of one of the best methods of increasing their business.

## EDITORIAL NOTES.

For several hundred years, and down to a comparatively recent date, money was coined at from 20 to 30 different cities in France that had inherited the privilege. Now all French money is coined at the Paris mint, and bears, instead of the effigy of some distinguished person, a head representing the republic or liberty in the more general sense.

As yet, but little has been done by our business men to direct the attention of the Ottawa authorities to the special directions in which legislative and administrative action can be taken for the benefit of the business interests of British Columbia. There is not much time between now and the 25th February for which parliament is convened for the despatch of business.

THE Provincial Land Surveyors, who are an important element in British Columbia, held their annual meeting during the week and elected the following officers: President, J. A. Kirk, P. L. S., Westminster; vice-president, E. A. Wilmot, P. L. S.; sec'y-treasurer, T. S. Gore, P. L. S.; executive committee; J. F. Garden, C. E. Woods, H. B. Smith; auditors: E. B. Mackay, P. L. S., and Ormond Fletcher, P. L. S.

THE *Canada Lumberman* is without doubt one of the best trade papers on our exchangelist. Every issue contains something of value to the trade for which it caters; but the last issue surpassed all previous efforts, inasmuch as it contained on every page something of great interest to lumbermen. It speaks well for the

favorable reception it is receiving from all directions that it has been enabled to make several substantial improvements, which of course cost money.

THE Tumbo Island Coal Co. have concluded the transfer of the right of exploring their mine to a new company lately formed in New York, composed of Messrs. Paul Watelet and Douglas Green. Mr. Watelet is from Brussels, Belgium, and was for some time emigration agent to Canada of the Belgian government. The company will be known as the Green & Watelet Coal Mining Company. Coal was found, about six months ago, in a shaft supposed to be eight feet thick.

THE extent of the business of the Post Office Department, Ottawa, in one direction is shown by a concise statement issued by Mr. Sidney Smith, superintendent of the printing and supply branch. Few people other than postal officials have any conception of the amount of work involved in running the different branches of the postal service. In addition to the proper carrying on of the money order, savings bank, dead letter and contract branches, the keeping of the departmental accounts and attending to the voluminous correspondence which reaches the department day by day, every one of the 8,000 post offices in Canada has to be supplied with the necessary printed forms, stationery, etc., this particular branch being under Mr. Smith's supervision. Last year, for instance, 20½ million separate forms, either of printed or lithograph forms or binding were used by the department at a cost of \$45,120. Then mail bags had to be replenished, letter carriers supplied with uniforms, etc.

## HEISTERMAN &amp; CO.

The growth of the business of Heisterman & Co. necessitates larger and better quarters. These they have now secured at 75 Government Street. The firm have fitted up their new quarters, not only in a manner to provide accommodation for their immense business, but a great deal of taste has been displayed in the arrangement, fittings and furnishings. The firm have built a fire-proof vault for the safe keeping of valuable deeds and other documents entrusted to their care. Probably no other firm in the city has the custody of so many large estates and the title-deeds, mortgages, etc. The insurance—fire, marine and life—business forms no inconsiderable part of their transactions. They represent the Life Insurance Company, having more millions than any other financial corporation in the world, and it will give COMMERCIAL JOURNAL readers some idea of what such an agency means in this city when we state that during the past eighteen months Heisterman & Co. have received in premiums over \$70,000, and yet, large as this sum is, they have paid out for claims, endowments, and death claims over \$100,000.

The offices consist of a large space for the public, divided from the general office by a handsome counter, and behind this again are suites of private rooms. The whole is comfortably furnished in good taste, without any attempt at ostentatious display.

## PROVINCIAL TRADE NOTES.

McLennan & McFeely, stoves, house furnishings, etc., are removing to more commodious premises in the Wilson & Dalby block.

In the Slocan district, several properties have been bonded. It is expected that considerable capital from Montana and Colorado will come into the district in the spring.

After the 1st of March the Victoria Board of Fire Underwriters will only write insurance upon coal oil and other inflammable substances for such quantities as are permitted by municipal regulations.

The Albion Iron Works Company has purchased a piece of land, known as Shoal Point, near the outer wharf, where it will build large iron works, and, at a later date, construct a plant for the building of iron ships.

It is stated that there have been several parties in Mission seeking to purchase the mineral leads recently discovered in the vicinity of that place. The reports about these discoveries have brought an unusual number of visitors to the town.

Mr. Trotter, of the firm of McHugh & Trotter, foundrymen, Chatham, Ont., has arrived at Vancouver, and will probably take the management of the Vancouver City Foundry, that company to amalgamate with the Chatham company.

At the annual meeting of the British Columbia Fruit Canning and Coffee Co., at Vancouver, the following officers were re-elected:—President, Mr. E. Lindsay Phillip; secretary, Mr. Walter Taylor; directors, Messrs. E. E. Band, H. P. McCraney and I. Oppenheimer. The report by the manager was a most satisfactory one.

A large number of counterfeit Canadian silver coins, in 25 and 50 cent pieces were passed in New Westminster last week. The counterfeit is almost perfect, and those taken in did not discover the imposture until next day. The coins were passed in a few hours, and then the "smashers" seemed to have skipped.

The Vancouver Manufacturing and Trading Company, Ltd., are offering for sale by tender their leasehold buildings, machinery, plant, goods and chattels, and all their other assets. The concern has carried on a furniture and cabinet manufacturing business, and intended when organized to go extensively into the tub and pail business.

Things are lively at Ainsworth. A rich and extensive body of ore has been struck in the Skyline mine, assaying, it is said, about \$650 to the ton. The Krao is in a vein 18 feet thick, carrying about 60 to 70 ounces of silver to the ton and about 40 per cent. of lead. The Nischo has a vein of twelve feet, with 4 feet carrying 160 ounces of silver. About 160 men are employed this winter in developing these mines.

Corbett & Cliff, stoves and tinware, New Westminster, have admitted J. C. Cornish, and the firm style has been changed to Corbett & Co.

## KEEP UP WITH THE BAND.

Do not let some drummer come along and tell you what you want. Let him give you all the information he wants, but have a basis for passing judgment. They call it having a "level head." I call it "being in touch" with the advanced ideas of your community, and the ideas of the trade and world at large. No matter how small a town you do trade in you cannot afford to be narrow in your views nor weak in your reasoning, and halting in opinions before arriving at conclusions. Be vigorous, be investigating, be liberal, be in earnest, be intelligent, be attentive! It is not a good reputation—that is, one that brings much good to you—to be known as a sharper. It does do you good and brings to your feet many opportunities and offerings if your reputation and character are known to be that of a clean-cut, intelligent, lively, honest merchant. Somehow or other, all men help those whom they respect.—*Dry Goods Economist.*

## U. S. CONSUL TAYLOR'S PROPHECY.

There is scarcely a member of the United States consular service more widely known or more highly respected than U. S. Consul Taylor of Winnipeg. How much Mr. Taylor has done for the development of the Northwest will never be known, but THE COMMERCIAL JOURNAL ventures the suggestion that he has done more than any man living with the opportunities presented to him. At a recent "Old Settlers" banquet, held at Grand Forks, N.D., the consul made a very interesting speech, from which we make the following extract:—

"My interest in the great valleys of Riviere Rouge, Saskatchewan and other river systems converging to Hudson Bay dates from 1850. While engaged in the publication of a history of Ohio, the authorities I consulted were a revelation of the sleeping empire here and beyond; and I anticipated in 1855 all my subsequent utterances on the subject in an open letter to W. R. Marshall, of St. Paul. When in 1856 I became a citizen of St. Paul, I was commissioned as secretary of the Minnesota and Pacific, now Great Northern Railroad, to reiterate the argument in season and out of season. It was taken up by others—the word 'Saskatchewan' was pounded into the dull ears of the world; our securities were floated in Amsterdam; Canada was fired with ambition to have a west, and you know the sequel. In 1859 I visited Selkirk settlement at the instance of Gov. Sibley, and my report was widely circulated. In 1870 I became consul at Winnipeg with the main purpose of assisting Jay Cooke in every way possible to push the St. Paul and Pacific, which he had leased from the Amsterdam bondholders, to Fort Garry and beyond (of course by international co-operation with Canada)—a scheme postponed by events until 1879, when every portion of the Red river valley was linked by rail under the auspices of the well known syndicate which has since consummated (with liberal government aid) the Canadian Pacific railway. But previously, the steamboat navigation of the Red river has done marvellous in advancing the settlement of the Red

River Valley." Mr. Taylor concluded with an urgent appeal in favor of an International Pacific railway, linking at the well known Boundary Pass of Palisser, in the Kootenay district, the three lines connecting the Red River Valley with the Rocky mountains in the vicinity of Spokane in the State of Washington; the sure result of which, if the United States and Canada fully respond to the great occasion, would be that the placer gold fields of Kootenay, Cariboo, Omineca, Cassiar and Yukon—1,500 miles, readily accessible along the valleys of connecting rivers and adjacent to the western flank of the Rocky Mountains—would, when reached in quick succession by the Alaska and British Columbia Railway, develop another California or Australia—fraught in the present ominous aspect of the silver question, was incalculable benefit to the commercial world and to the security and consolidation of national credit."

## B. C. BOARD OF TRADE.

Last Tuesday's meeting of the B. C. Board of Trade was attended by Mr. Hall, president and Messrs. R. P. Rithet, Joshua Davies, J. H. Todd, Gus Leiser, W. H. Ellis, and H. F. Heisterman. Hon. J. H. Turner's report as chairman of the Committee on Harbors and Navigation, to whom was referred the subject of Northern mails, with instructions to ascertain what ports were necessary points to call, was next dealt with. In it the various ports, a dozen or more, were enumerated, and a fortnightly service was suggested.

The report was adopted and a resolution passed that it be handed to the representatives of Victoria in the Dominion House of Commons, with a request that they support the suggestions therein contained and urge the Government to take the action recommended.

Mr. Forrest Angus wrote from Los Angeles, Cal., calling attention to the danger to life on a recent trip of the City of Puebla, caused by the shifting of the cargo during rough weather. The communication was ordered acknowledged, the writer being informed that the Puebla owners had already taken action to prevent a recurrence of the matter complained of.

A letter from the Secretary of the Montreal Board of Trade, stating that delegates to the Congress of Boards of Trade of the empire, had not yet been appointed by that body, was received and tabled, together with a communication from K. Murray, Secretary of the London Chamber of Commerce, on the same topic.

Mr. H. F. Heisterman then introduced his resolution in regard to reciprocity with the United States, which has already been published at length, and in order that it might be debated, Mr. Todd seconded it. It was apparent from the discussion which followed that those present were of the opinion that no good would come of the resolution if adopted, so Mr. Heisterman asked and was granted permission to withdraw it, and the council adjourned.

A fire in the post office building at Ottawa did damage to the extent of \$25,000.

## AMERICAN LUMBER OPERATIONS IN CANADA.

The *Canada Lumberman* has the following to say concerning American lumber operations in Canada: "Ontario is not the only province in the Dominion into which United States lumbermen are extending their operations. It is well known that many of the largest operators in this province are Americans, largely interested in the working up of pine, and hailing from the pine state of Michigan. We now have Maine lumbermen casting a wistful eye at the spruce of New Brunswick. They see more than spruce. The lumbermen of New Brunswick have devoted their attention chiefly to the production of deal logs for the English market; this has called for logs of a large size, and in securing these smaller trees have been neglected by the log haulers. Recently a tract of rather more than 50,000 acres, about 25 miles distant from Fredericton, which had been well cut over for deal logs, was placed on the market, and a syndicate of Maine operators, among whom are Messrs. F. Gilman, of Bangor, and Bennett, of Danforth, have become the purchasers. A portion of this land runs close to the railway, and it contains, it is claimed, large quantities of birch and maple, which can be marketed by rail without difficulty. The same parties, associated with others, have also lately become the purchasers of 64,000 acres of spruce land of excellent quality, on the Miramichi River. A Bangor syndicate, in addition to the transactions here named, have bought a tract of 10,000 acres of sapling pine lands, situated on the Tracadie River, which discharges into the Gulf of St. Lawrence. The indications are that these Americans will become owners of mill property in New Brunswick, as well as the timber, and if this be the case the lumber trades of the Maritime provinces should experience a revival which is certainly much needed as a result of this fresh influx of capital and business energy."

Parker, Cook & Co., a big Michigan lumber firm, have purchased 15,000 acres of timber land in Oregon, and also a controlling interest in one of the largest sawmill properties of the State.

Some writer has figured that the annual production of sawed lumber in the United States would load a train of cars 25,000 miles long. Adding the timber for railways, fencing, mining and export, the train would be 72,000 miles long.

The large furniture manufacturing and lumber business of Henry Herrmann, of London, England, and Evansville, Ind., has been purchased by a syndicate of English capitalists. The timber trade done is almost exclusively in hardwood.

A return of the pilotage fees collected at Nanaimo, B. C., has reached the Marine Department at Ottawa. The total amount collected by the five pilots at that port last year was \$21,130. After paying the expenses of the commission, including secretary's salary, office rent, etc., four of the pilots each received \$1,454 for his year's work, and the remaining one \$3,588. The St. Lawrence pilots below Quebec average \$800 a year, while of those above Quebec some make as high as \$1,800 a year.

**STOCK-TAKING—THAT BALANCE SHEET.**

It is the duty and privilege of every merchant to utilize the next few days or weeks that shall intervene before the time arrives for taking his annual inventory of stock and striking the usual balance sheet, in a vigorous effort to work off, at almost any price, as much as possible of the old, unsalable stock he has on hand. Thus not only will the task of making out the balance sheet be lightened, but his statement will present a more satisfactory showing, and the cash received from this source may be expended in purchasing newer and more salable goods. The Merchant has annually urged the importance of every business man making this inventory an absolutely faithful exhibit of the actual value of all assets—in order that he may neither deceive himself nor his creditors. A truthful inventory is the first step towards closing the year's affairs in a satisfactory and business-like manner, and it is equally indispensable to a fair commencement of the New Year. If the pruning-knife has not been regularly and judiciously employed throughout the year, the task will not be found easy, and it will repay the storekeeper to personally examine and fix a price on every item of the account which is not strictly fresh and new stock, and determine the quality and nature of every account on his books. If clerks be entrusted to make a list of stock and fixtures, at cost price, and of accounts, old and new, the results are likely to be misleading, and may even lead to bankruptcy. Stock and fixtures are worth just what they can be sold for, and if the market price of any article has been reduced, the estimated cost must be reduced to the same extent. The original cost has comparatively little to do with fixing the selling or inventory value. It is necessary that the manager of an establishment should discover all surplus stocks that are being carried over, have the prices of these lines marked down and the goods disposed of as quickly as possible, in order that their true value, as assets, may be ascertained. The estimate of the collectable value of book accounts should always be a conservative one, made with due allowance for subsequent shrinkage. The merchant who has not ascertained with reasonable certainty the true worth of these elements of his inventory is working in the dark, and may, sooner than expected, receive a rude awakening, which will cripple him for life.

The causes of leakage are many, and some of them apparently so small and unimportant as to seem insignificant and not worth considering. But the trouble is there may be a dozen or more of such leakages, which in the aggregate may be doing more towards accomplishing your downfall than the one big leak which you are endeavoring to stop. The leaks in different stores arise from different causes. In one it may be from not knowing how to buy to advantage, or perhaps in selling too cheaply through costs not having been properly computed. Another leakage and one from which ninety-nine out of every hundred probably suffer more or less is bad book debts. With others it may be in

the deterioration in the value of stock, while still others may be traced to personal extravagance, excessive cost of management, dishonest or too many employees, or perhaps carelessness in book-keeping. But whatever the cause may be it is the duty of every merchant in preparing his balance sheet, to endeavor to ascertain what it is; his duty to himself and to his creditors demand it. If you discover it to be in your purchases resolve to be more careful in this respect, if in your sales be more exacting in future in figuring out the costs, if in bad book debts or failures, inaugurate a more cautious policy for future guidance.

As we have already said, a frequent source of unreliable assets is found in the losses made by bad debts, and not carried into the "Suspense Account," to be finally closed in the "Profit and Loss Account." The neglect to do this has often grossly deceived both creditors and debtor. Another element of uncertainty tending to discredit the balance sheet is the accounts receivable. Every account has a time fixed for its payment, and only such as are paid promptly are good. There is no such thing as an account "good, but slow;" it may not be bad, but it is not good. Much tact and knowledge of human nature is required to make collections without losing desirable patrons, but it must be done, and the present is a fitting season to insist upon settlements with all customers.

To make such a cold-blooded inventory, especially for the first time, means no little work, and requires courage, patience and determination—it calls into exercise all the qualities which tend to make a successful merchant. Every mistake, every bad purchase, every slow or bad account must be met and disposed of, or—shirked and run away from. Some years ago it became necessary, in autumn, for a firm some years in business to make a statement of assets and liabilities. To get at the value of the stock—merchandise only, that is—an inventory made in January of that year was taken as a starting point; to this was added the total of purchases, as shown by merchandise account. From this amount was deducted the total of sales, as shown by the proper account, *less the estimated average percentage of profit on such sales.* There remained about \$14,000, which was assumed to show the real value of merchandise actually in stock. To close an estate it was determined to dispose of the business. A purchaser was found and an attempt made to settle the price to be paid by taking the latest inventory as a basis. It turning out, however, that the inventory of January, on which that of September was based, had been made by listing goods at cost, the proposed purchaser and the surviving partner went through the stock and agreed upon the price of every item. In taking this final account of stock no deduction was made which the surviving partner did not readily assent to as reasonable, yet the total thus arrived at was but \$8,300—a shrinkage of more than 40 per cent. The result was so surprising and unsatisfactory that the proposed sale fell through. An assignment followed; the stock was sold by order of the court at 70 cents on the dollar per the last inven-

tory. Moral: Exclude from your balance sheet everything that is not a good asset, and ascertain exactly how you stand at the close of your financial year.—*The Merchant.*

**PRECIOUS METALS PRODUCT.**

According to Wells, Fargo & Co's annual report of precious metals produced in the states and territories west of the Missouri river (including British Columbia) during 1891, the aggregate was: Gold, \$31,975,994; silver, \$60,614,004; copper, \$13,361,623; lead, \$12,385,780. Total gross result, \$118,237,441. The "commercial" value at which several metals named herein have been estimated is: Silver, 98 cts. per oz.; copper, 11 cts. per lb.; and lead, \$4.30 per cwt. British Columbia forwarded \$290,376 in gold dust and bullion by express.

The gross yield for 1891, segregated, is approximately as follows:

Gold.....	27 04-100.....	\$ 31,975,994
Silver.....	51 25-100.....	60,614,004
Copper.....	11 23-100.....	13,361,623
Lead.....	10 48-100.....	12,385,780

Total.....\$118,237,441

The exports of silver during the past year to Japan, China, the Straits, etc., were as follows: From London, \$33,467,075; from San Francisco, \$7,912,370. Total, \$41,379,445, as against \$47,974,309 last year. Pound sterling estimated at \$4.84.—*Colonist.*

**PATRONIZING SMALL STORES.**

Says a woman: "In my shopping, particularly in the crowded times, I find the smaller shops very satisfying. The great trading places hold such throngs that it is not easy often to get near enough to a counter to examine an intended purchase. I saw a woman swept by a counter on day wildly gesticulating in the surging crowd, 'I'll take the pink one.' I don't believe she ever got it. It was a vase she wanted. In a store a few doors away, devoted solely to the sale of porcelain ware of all grades, she could find plenty of vase and a chance to buy them.

"The great emporium, where it is possible to buy a gridiron and a seal-ski sacque, a piece of bronze and a volume of Browning, all under one roof, naturally attract, in this catholic catering, immense numbers of people. At times to shop is merely a case of survival of the fittest, and if it is an extra that I am looking for, something out of the general goods list, I usually find my way to a smaller place.

"And I patronize, too, whenever possible, the corner shops near my residence. If such shops are conducted by persons of taste and activity, as they often are, the assortment, though small, will be choice. At a little jewelry shop just around the block to the avenue I have often picked up the daintiest pieces of bric-a-brac: a piece of Dresden, perhaps, or a bit of silver carefully chosen from a large wholesale assortment. And the price has always been satisfactory, too. I think a word should be spoken for the small shops, only on the principle of 'living and live.'"

Walter Woods & Company, woodenware merchants of Hamilton, Ont., have called a meeting of their creditors.

# THE COMMERCIAL JOURNAL'S

## SHIPPING LIST.

### BRITISH COLUMBIA SALMON FLEET 1891-2.

FLAG.	NAME.	TNS	MASTER.	SAILKD.	FROM.	FOR.	CASES.	VALUE.	ARRIVED.
Br bark...	Serica.....	913	Emytho.....	Sept. 29.....	Victoria.....	London.....	33,623	\$200,782	
Br bark...	Callao.....	978	James.....	Oct. 6.....	Victoria.....	London.....	41,640	\$212,000	
Br bark...	Lebu.....	726	Worrall.....	Nov. 16.....	Victoria.....	Liverpool.....	30,800	161,424	
Br bark...	Itohosay Bay.....	750	Partridge.....	Nov. 18.....	A Westminister.....	Liverpool.....	32,690	159,553	
Br bark...	Wanlock.....	745	Cooper.....	Nov. 18.....	Victoria.....	Liverpool.....	29,916	157,743	
Br ship...	Titania.....	879	T. W. Selby.....	Jan. 15.....	B Westminister.....	London.....	22,368		
Br bark...	City of Carlisle.....	823	Kendall.....		Victoria.....	London.....	20,221		

A—Sailed from this port Nov. 21; also 127 cs preserved fruit, \$750, 17 cs merchandise, value \$500. B—From Vancouver with part cargo of lumber.

### BRITISH COLUMBIA LUMBER FLEET 1891-2.

FLAG.	NAME.	TNS	MASTER.	SAILKD.	FROM.	FOR.	CARGO FT.	VALUE.	ARRIVED	RATE
Br ship...	Stambout.....	1248	Weston.....	Jan 3.....	Vancouver.....	Callao.....	960,300	\$ 9,600	April 2.....	50s
Chil bark...	India.....	953	Funke.....	Feb 1.....	Moodyville.....	Valparaiso.....	751,396	8,348	April 20.....	65s
Br bark...	Nineveh.....	1174	Broadfoot.....	Feb 23.....	Vancouver.....	Sydney.....	855,352	9,335	April 24.....	owners ac
Br bark...	Formosa.....	915	Kain.....	Mar 21.....	Vancouver.....	Arica.....	744,000	6,000	July 5.....	55s
Am bkt	Catharine Suddon.....	368	Thompson.....	Mar 31.....	Moodyville.....	Tientsin.....	427,539	5,177	June 19.....	77s Gd
Am ship...	Geo F Manson.....	1353	Crack.....	May 14.....	Moodyville.....	Sydney.....	868,154	9,752	Aug 5.....	55s
Br ss	Eton.....	1740	Newcomb.....	May 15.....	Moodyville.....	Port Pirio.....	1,765,714	15,891	June 26.....	Private
Am sch	Olga.....	478	Atwood.....	May 22.....	Moodyville.....	Shanghai.....	594,133	5,990	Aug 7.....	65s
Am sch	Golden Shore.....	904	Henderson.....	June 3.....	Moodyville.....	Sydney.....	799,658	8,063	Aug 7.....	55s
Br ship...	Forest King.....	1602	Morris.....	June 3.....	Vancouver.....	Callao.....	1,224,846	14,224	Sept. 1.....	47s Gd
Am ship...	Exportor.....	1312	Kezer.....	June 7.....	Vancouver.....	Melbourne.....	899,132	8,902	Oct. 2.....	65s
Am bark...	Spartan.....	749	Anderson.....	June 14.....	Vancouver.....	Melbourne.....	502,000	5,276	Sept 22.....	60s
Am bark...	H sper.....	664	Sodergren.....	July 4.....	Moodyville.....	Shanghai.....	688,544	8,365	Aug 27.....	62s Gd
Swed bark	Svea.....	603	Azelius.....	July 5.....	Vancouver.....	Callao.....	438,913	4,709	Sept 17.....	47s Gd
Am ship...	Great Admiral.....	1497	Rowell.....	July 18.....	Vancouver.....	Melbourne.....	919,586	8,716	Oct. 2.....	63s 9d
Chil bark	Luisa Marta.....	715	Meyer.....	July 19.....	Westminster.....	Sydney.....	554,780	5,596	Oct. 9.....	52s Gd
Chil bark	Leonor.....	801	Harken.....	July 22.....	Westminster.....	Melbourne.....	600,333	5,705	Oct. 6.....	60s
Nor bark...	Borghild.....	757	Haugeland.....	July 25.....	Vancouver.....	Melbourne.....	564,556	6,000	Oct. 6.....	65s
Br ship...	Duke of Abercorn.....	1096	McDougall.....	July 29.....	Vancouver.....	Adelaide.....	688,393	8,213	Oct. 10.....	62s Gd
Ger bark...	Cassandra.....	738	Stehr.....	July 31.....	Vancouver.....	Iquiqui.....	545,619	6,917	Nov. 12.....	47s Gd
Br ship...	Leading Wind.....	1280	S B Savory.....	Aug 6.....	Moodyville.....	Melbourne.....	763,443	8,430	Oct. 27.....	60s
Chil bark	Antonietta.....	996	Stack.....	Aug 8.....	Moodyville.....	Valparaiso.....	643,244	9,681	Nov. 17.....	owners ac
Br bark...	Ordovic.....	825	Austin.....	Aug 9.....	Vancouver.....	Callao.....	613,300	6,546		50s
Chil ship...	Hindustan.....	1643	Welsh.....	Aug 14.....	Moodyville.....	Valparaiso.....	1,200,419	11,869	Nov. 14.....	owners ac
Br ship...	H B Cann.....	1239	Foote.....	Aug 24.....	Moodyville.....	Sydney.....	1,041,172	12,214	Nov. 2.....	50s
Nor ship...	Saga.....	1413	Alfredahl.....	Sept. 3.....	Moodyville.....	Sydney.....	960,254	8,777	Nov. 19.....	50s
Nor bark...	Lotus.....	718	Salvesen.....	Sept. 25.....	Vancouver.....	Adelaide.....	528,824	5,035	Dec. 26.....	65s
Per bark...	Pisagua.....	980	Benvenuto.....	Oct 10.....	Moodyville.....	Pisagua.....	483,583	4,648		owners ac
Am bark...	Newsboy.....	559	Johnson.....	Oct 1.....	Westminster.....	Sydney.....	645,792	6,540	Nov. 21.....	52s Gd
Nor ss	H. W. Jarlsberg.....	1868	Hague.....	Sept. 20.....	Moodyville.....	Port Pirio.....	2,043,269	18,389	Oct. 29.....	Private.
Chil ship...	Ema Luisa.....	1480	Beascoe.....	Oct. 9.....	Moodyville.....	Valparaiso.....	909,863	8,187		52s Gd
Br bark...	Alfred Hawley.....	412	Lowellson.....	Oct. 2.....	Westminster.....	Port Pirio.....	300,931	2,858		57s Gd
Nor bark...	Flora.....	708	Anderson.....	Nov. 21.....	Vancouver.....	Melbourne.....	557,932	5,241		62s Gd
Nor bark...	Dominion.....	1255	Eriksen.....	Nov. 23.....	Vancouver.....	Adelaide.....	798,392	9,272		65s
Am bkt	Willie R. Hume.....	632	Brigman.....	Nov. 17.....	Vancouver.....	Callao.....	CC 784,201	7,795		50s
Am ship...	Benj. Sewall.....	1361	Sewall.....	Dec. 2.....	Vancouver.....	Valparaiso.....	FF 755,687	10,230		45s
Am sch	Olga.....	478	Rodin.....	Nov 12.....	Moodyville.....	Sydney.....	HB 512,658	4,443		44s
Chil ship...	Atacama.....	1225	Caballero.....	Dec. 15.....	Moodyville.....	Valparaiso.....	II 960,001	9,453		owners ac
Br bark...	Nineveh.....	1174	Broadfoot.....	Dec. 15.....	Vancouver.....	Sydney.....	GG 710,985	9,225		owners ac
Am sch	F. S. Redfield.....	446	Birkholm.....	Dec. 10.....	Chemainus.....	Sydney.....	HH 579,485	5,233		45s
Br ship...	Athlon.....	1371	Dexter.....	Jan. 5.....	Vancouver.....	Adelaide.....	JJ 959,793	8,265		47s Gd
Nor ship...	Morning Light.....	1316	Johansen.....		Vancouver.....	Melbourne.....				50s
Am bark...	Hesper.....	664	Sodergren.....		Vancouver.....	Shanghai.....				42s Gd
Br ship...	Angerona.....	1254	Anderson.....		Vancouver.....	Valparaiso.....				40s
Nor bark...	Czar.....	1324	Christopherson.....		Vancouver.....	Australia.....				
Nor bark...	Agnes.....	844	Halgaard.....		Chemainus.....	Antofagasta.....				

A—Also 300,900 laths. B—Composed of 45,000 feet telegraph poles, 440,000 feet rough lumber, 151,000 feet flooring, and 108,000 feet ties. C—Composed of 387,871 feet rough lumber, 39,663 feet dressed lumber, and 587 bundles laths. D—Composed of 23,355 feet dressed and 844,799 feet rough also 22,916 feet pickets and 231,210 feet laths. E—Also 2,875 bundles laths. F—Composed of 1,144,286 feet rough, 80,560 feet t & g flooring, 21,000 feet box shooks, (5,000 boxes.) G—Also 1,078 bundles pickets, 1,446 bundles laths. H—Also 1,715 bundles laths. I—Also 68,078 feet t & g flooring. J—47,059 feet is on deck. K—Of which 78,615 feet is on deck; also 11,925 feet pickets and 2,094 bundles laths. L—Also 3,500 bundles laths. M—Also 1,033 bundles laths and 463 bundles pickets; deck load 72,032 feet. N—Also 90,411 feet dressed, 2,483 bundles pickets and 1,134 bundles laths. O—Comprising 182,638 feet t & g flooring. P—Also 2,500 bundles laths and 8,679 bundles pickets, deck load 76,579 feet. Q—Also 133,164 t & g flooring, 1,429 bundles laths and 47 spars, deck load 41,942 feet. R—Composed of 484,996 feet rough and 123,304 feet flooring; deck load 53,729 feet rough. S—Also 2,001 bundles laths, deck load 106,197 feet. T—Also 2,138 bundles staves and 1,131 bundles laths. U—Also 22,461 feet t. and g. flooring, 2,272 bundles staves and 1,414 bundles laths; on deck 111,437 feet rough. V—Deck load 245,866 feet; sailed from Nanaimo Sept. 21. W—Also 712 bds laths and 1,463 bds pickets. X—Also 315 bds laths and 1,780 bds pickets. Y—Also 21,757 feet pickets and 56,000 feet lath. Z—Deck load 32,366 feet rough. AA—Also 148,000 feet rough. BB—Also 932 bds laths. CC—Composed of 15,624 ft T G flooring, 159,453 ft clear and 619,064 ft rough. DD—Also 76,000 laths and 4,720 pickets. Sailed from Victoria Nov. 21. EE—Also 1047 bds pickets and 1006 bds laths, returned to Esquimalt Dec. 9 strained and leaking badly; being discharged for repairs. FF—Also 151,237 ft t and g flooring. GG—Also 167,555 ft t and g flooring and 3,596 bds laths. HH—Also 127 bds laths. II—Also 49 bds laths. JJ—Also 2,389 bds lath and 5,550 bds pickets.

# THE COMMERCIAL JOURNAL'S SHIPPING LIST.

## VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES.	DAYS OUT.
Br bark	Lizzie Bell	1036	Edwards	Sept. 23	A Liverpool	Victoria	H. P. Rithet & Co. (Limited)	120
Br bark	Argyleshire	1208	Stevens	Sept. 16	I Glasgow	Victoria	C. Gardiner Johnson	132
Am bark	Colorado	1036	Gibson	July 21	P New York	Chemainus	Victoria Lumber and Manufacturing Co	186
Port bark	Quilteria	355	Leito	July 5	Rio Janeiro	Victoria	Victoria Lumber and Manufacturing Co	205
Br ship	British India	1199	Lincs	Sept. 26	N Samarang	Vancouver		122
Br ship	Mount Carmel	1596	Livingstone	Nov. 17	Samarang	Vancouver		70
Br bark	Arladno	1167	Croot	November 28	C London	Victoria	Robt. Ward & Co	69
Nor bark	Orion	1234	Ulstrup		K San Pedro	Vancouver		
Br ship	Thermopylus	948	Winchester	Dec. 8	G Bangkok	Victoria	Victoria Rice Mills	49
Br bark	Irvine	665	Jones	Nov. 28	D Liverpool	Victoria	Turner Beeton & Co	59
Br bark	Manfshiro	899	McDonald	Dec. 18	F Liverpool	Vancouver	Bell-Irving & Paterson	39
Br schr	Mermaid	198	Crim	Nov. 14	S London	Victoria	Robt. Ward & Co	75
Br bkt	Blitorn	383	Stronach	Oct. 23	H Hong Kong	Royal Roads		96
Br ss	Bushmills	1588	Vanning		H Glasgow	Vancouver	Baker Bros. & Co., (ld)	
Br ship	Aristomeno	1750	Jones	Sept 21	J Sourabaya	Vancouver		
Br bark	Mistletoe	821	Smith	Nov. 23	F Buenos Ayres	Vancouver		64
Br ship	Ben Nevis	1061	Pike		B Glasgow	Vancouver	C. Gardiner Johnson	
Nor ship	Prince Edward	2180	Cornclissen	Oct. 20	F Montevideo	Royal Roads		98
Br ss	Empress of Japan	3003	Lee	Jan. 5	H Hong Kong	Vancouver	C. P. S.S. Co.	21
Br ss	Sussex	1620	Holt		H Hong Kong	Victoria	F. C. Davidgo & Co	
Am schr	W. H. Talbot	776	Bluhm		W San Francisco	Vancouver	H. P. Rithet & Co (ld)	
Br bark	Martha Fisher	811	Lee		L Liverpool	Victoria		
Br ss	Zambozi	1565	Edwards		K Kong Kong	Victoria	F. C. Davidgo & Co.	
Br ship	Riversdale	1453	Farr		L San Pedro	Vancouver		

K-Chartered to load lumber at Burrard Inlet for Melbourne wharf at 57s 6d. I-Passed Torrhhead Sept. 17. P-Arrived Bahia Sep tember 16, and sailed Oct. 2. Cargo of blacksmiths' coal for San Francisco, thence to load lumber for Valparaiso. A-Spoken Oct. 8, lat. 46 N. long 10 W. H-via Liverpool, to sail February 25. N-Passed Now Aujer Oct. 2. B-To sail early in February. G-Cargo of mat rice. D-Spoken Dec. 25, lat. 5 S. long. 33 W. S-Cargo of salt and scaling outfit, passed Deal Nov. 17. C-Dec. 8, towed into Gravesend. She lost two anchors and chains in the Downs, and damaged windlass, sailed again Jan. 4. F-to load lumber for the Delaware breakwater. E-arrived at Holyhead Dec. 19, sailed 2. J-via Pasaroan, Jan. 10 arrived off San Francisco short of provisions. L-Chartered to load lumber for Sydney at 57s 6d. W-Chartered to load lumber for Tientsen, China, at 67s 6d.

### SHIPPING INTELLIGENCE.

The Empress of Japan passed up to Van couver Monday afternoon.

The SS. Zambesi, 1,565 tons, Capt. Edwards, is due to sail from Hong Kong Feb. 1 for Victoria.

The Upton steamer Sussex, which sailed from this port Nov. 30, arrived at Hong Kong Jan. 10.

The bark Lizzie Bell, 1,036 tons, Capt. Edwards, now on the way from Liverpool for this port, has been chartered to load grain on Puget Sound for the United Kingdom.

The British ship Riversdale, 1,453 tons, Capt. Farr, from Newcastle, arrived at San Pedro, Dec. 31. She is reported chartered for lumber from Burrard Inlet to Sydney at 57s 6d.

The Norwegian bark Orion, 1,234 tons, Capt. Ulstrup, from Newcastle, arrived at San Pedro, Jan. 10. She is under charter to load lumber at Burrard Inlet for Melbourne wharf at 57s 6d.

The Norwegian bark Agnes, 844 tons, Capt. Halgaard, which arrived at Port Townsend Jan. 11, has gone to Chemainus to load lumber for Antofogasta, under charter to Welch & Co. at 40s.

### VESSELS IN PORT.

(January 25, 1892.)

#### VICTORIA.

British bark City of Carlisle, 823 tons, Capt. Kendall, loading salmon and naval stores for London, Robert Ward & Co., consignors.

Nor. bark Dominion, 1,256 tons, Capt. Eriksen, repairing.

British ship Mary L. Burrill, 1,456 tons, Capt. Kinney, awaiting orders.

British bark Glenbervie, 800 tons, Capt. Groundwater, discharging general cargo from London, R. P. Rithet & Co., (ltd) consignees.

#### VANCOUVER.

Am. bark Hesper, 664 tons, Capt. Sodergren, loading lumber for Shanghai.

British ship Angerons, 1,215 tons, Capt. Anderson, loading lumber for Valparaiso.

Chil. bark India, 953 tons, Capt. Funke, loading lumber for Valparaiso.

Nor. bark Czar, 1,314 tons, Capt. Christophersen, loading lumber for Australia.

Nor. ship Kathinka, 1,463 tons, Capt. Klevenberg, loading lumber for Australia.

#### CHEMAINUS.

Nor. bark Agnes, 844 tons, Capt. Halgaard, loading lumber for Antofogasta.

#### NANAIMO.

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

Am. ship J. B. Brown, 1,551 tons, Capt. Cameron, waiting to load.

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#### RECAPITULATION.

Ports.	No.	Tonnage.
Victoria	4	4,335
Vancouver	5	5,009
Nanaimo	3	4,024
Chemainus	1	844
Total	13	14,812

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X. Z., COMMERCIAL JOURNAL.

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The Committee of Lloyd's beg to call the attention of merchants to the fact that, in all cases when they may have to make claims for loss or average on their Policies, it would very much facilitate a settlement by their Underwriters if they would instruct their consignees, in the absence of special provision in the Policy, to call in Lloyd's Agent at the port of arrival, with a view to his conducting the necessary surveys and assessing the damage sustained.

It is believed that a clause, insisting on the employment of surveyors appointed by Underwriters, has been inserted in the policies of most American and Continental Marine Insurance Companies. While English Underwriters do not make this measure compulsory, consignees should be aware that claims will probably be settled in this country with greater readiness if they are properly supported by the certificates of a Lloyd's Agent.

LLOYD'S, London, February, 1891.

### Esquimalt & Nanaimo R'y

**TIME TABLE NO. 12,**  
 Totake effect at 8.00 a.m. on Tuesday, Octo-  
 ber 20th, 1891. Trains run on Pa-  
 cific Standard Time.

GOING SOUTH HEAD UP		STATIONS		GOING NORTH HEAD DOWN	
No. 1 Passenger Daily	No. 3 Passenger Saturdays Sundays	VICTORIA A.	RUSSELL'S Vic. W.	No. 2 Passenger Daily	No. 4 Passenger Saturdays Sundays
Ar 12.24	Ar 5.58	VICTORIA A.	RUSSELL'S Vic. W.	De 8.00 A.M.	De 2.30 P.M.
" " " "	" " " "	ESQUIMALT.	ESQUIMALT.	" " " "	" " " "
" " " "	" " " "	GOLDSTREAM.	GOLDSTREAM.	" " " "	" " " "
" " " "	" " " "	SHAWNIGAN L.	SHAWNIGAN L.	" " " "	" " " "
" " " "	" " " "	COBBLE HILL.	COBBLE HILL.	" " " "	" " " "
" " " "	" " " "	MCPHERSON'S.	MCPHERSON'S.	" " " "	" " " "
" " " "	" " " "	KOKSILAH.	KOKSILAH.	" " " "	" " " "
" " " "	" " " "	DUNCAN'S.	DUNCAN'S.	" " " "	" " " "
" " " "	" " " "	SOMENOS.	SOMENOS.	" " " "	" " " "
" " " "	" " " "	CHEMAINUS.	CHEMAINUS.	" " " "	" " " "
" " " "	" " " "	NANAIMO.	NANAIMO.	Ar 11.50	Ar 6.20
" " " "	" " " "	WELLINGTON.	WELLINGTON.	De 11.50	De 6.20
" " " "	" " " "			Ar 12.14 P.M.	Ar 8.20
" " " "	" " " "			De 8.34	De 8.25
" " " "	" " " "			De 8.10 A.M.	De 1.50 P.M.

**On Saturdays and Sundays**

Return Tickets will be issued between all points for a single fare, good for return not later than Monday.

Return Tickets for one and a half ordinary fare may be purchased daily to all points good for three days, including day of issue.

No Return Tickets issued for a Single Fare, where such fare is twenty-five cents. Through rates between Victoria and Comox

A. DUNSMUIR, JOSEPH HUNTER,  
 President. Gen'l Supt.

H. K. PRIOR,  
 Gen. Freight and Passenger Agent.

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B. C., (LIMITED.)

HEAD OFFICE: VANCOUVER, B. C.

**VANCOUVER-NANAIMO ROUTE.—**

SS. CUTCH leaves Vancouver daily at 1:00 p. m., arriving at Nanaimo at 6 p. m. Leaves Nanaimo 7 a. m., daily, arriving at Vancouver 10:30 a. m.

**VANCOUVER AND PORTLAND, (OR.)—**

Carrying freight and passengers—SS. GRAND-HOUM (1,300 tons). This steamer makes fortnightly trips between Vancouver and Portland, via Victoria, Sound Ports and Astoria.

**VANCOUVER AND LADNER'S LANDING—**

SS. ELIZA EDWARDS will leave Union S.S. Co's Wharf daily at 2:30 p. m., calling at Steveston and Way Landings. Leave Ladner's Landing at 7 a. m. for Steveston, Way Landings and Vancouver. Cargo received at Company's Wharf.

Ferry steamer plies at regular intervals between Vancouver and Moodyville from 7 a. m. to 6 p. m. Excursion steamers are always available at short notice.

William Webster, Manager.

Cable address: Union, Vancouver.  
 P. O. Box 217.

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Lumber & Manufacturing  
 Company.

PROPRIETORS OF THE

## CHEMAINUS SAW MILL.

E. J. PALMER, Manager.

x + x + x + x + x + x + x + x + x

## Puget Sound and Alaska Steamship Co

### TIME CARD.

#### STEAMSHIP CITY OF KINGSTON. Victoria Route.

8:00 a.m. .... Lv Tacoma Ar..... 5:15 a  
 10:15 a.m. .... " Seattle Lv..... 3:00 a m  
 1:30 p.m. .... " Pt Townse'd "..... 11:45 p m  
 4:30 p.m. .... Ar Victoria † "..... 8:30 p m

#### STEAMSHIP CITY OF SEATTLE.

##### Whatcom Route.

6:45 p.m. .... † Lv Tacoma Ar..... 4:30 p m  
 9:00 p.m. .... " Seattle Lv..... 2:30 p m  
 12:15 a.m. .... " Pt Townse'd "..... 11:30 a m  
 2:45 a.m. .... " Anacortes "..... 9:15 a m  
 7:45 a.m. .... Ar Fairhaven "..... 8:00 a m  
 6:10 a.m. .... " Sehome "..... 7:30 a m  
 4:30 a.m. .... " Whatcom "..... 6:00 a m

##### Snohomish River Route.

7:00 a.m. .... \* Lv Seattle Ar..... 2:00 p m  
 8:45 a.m. .... " Edmonds Lv..... 12:30 p m  
 10:30 a.m. .... " Muckeltee "..... 10:45 p m  
 12:00 p.m. .... " Marysville "..... 9:30 a m  
 2:00 p.m. .... " Lowell "..... 8:00 a m  
 3:00 p.m. .... Ar Snohomish "..... 7:00 a m

#### STEAMER EDITH.

##### Pt Townsend Mail Route.

11:00 p.m. .... \* Lv Seattle Ar..... 6:00 p m  
 p.m. .... " Kingston Lv..... 2:30 p m  
 12:30 a.m. .... Lv Pt Madison "..... 4:10 p m  
 3:00 a.m. .... " Pt Gamble "..... 1:00 p m  
 4:00 a.m. .... " Pt Ludlow "..... 12:00 m  
 6:00 a.m. .... Ar Pt Townsend † "..... 10:00 a m  
 \* Daily ex. Sunday. † Daily ex. Saturday.

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(Used principally for Gas and Domestic Purposes.)

**THE SOUTH FIELD COAL.**

(Steam Fuel.)

**THE : NEW : WELLINGTON : COAL.**

(House and Steam Coal.)

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Daily Capacity.....	7,500 Barrels.	
ROYAL—Montreal.....	2,500 Barrels	SEAFORTH—Seaforth, Ont..... 500 Barrels
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