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Columbia Flouring Mill Co. of Enderby.

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Vancouver

British Columbia

TRADE AND COMMERCE.

COMMERCIAL JOURNAL OFFICE,
Tuesday Morning, Sept. 27.
VICTORIA.

Retail business during the past week has not been up to the usual volume, which may be attributed to the wet weather. The sealers who are daily returning to port are spending considerable money with the clothing houses, which will bring the sales for the month well up to any month for the year.

In wholesale circles there are few complaints as to the amount of trade, but collections are slow. The prospects for a good trade during the remainder of the season are bright. It is expected that many country merchants will arrive during the week, and will combine business with pleasure, by taking in the exhibition and laying in their supplies for the winter.

In Vancouver, business continues fairly good, Vancouver merchants have a grievance, on account of the inferior quality of goods shipped them by Eastern houses. Recently, a representative of the *Nets Advertiser* was shown some butter, which was supposed to be extra choice creamery, but which was fit only for axle-grease. The same thing happens over and over again with eggs, cheese and meats, and it is to be hoped that eastern merchants will soon get this false notion out of their heads, as it causes trouble to both parties, and in the end wholesalers are the losers, as Vancouver merchants will not receive such goods.

New Westminster merchants reaped a rich harvest during exhibition week, although the weather was not at all favorable for a large number of visitors. But the excellence of the exhibitions given in Westminster, is always sure to attract a big crowd, rain or shine.

At Nanaimo, business has shown a slight increase latterly; the last pay list of the Vancouver Coal Co., was the largest for months past, and the next will be much larger. No extra exertions are being made at the mines, and there are still a large number of unemployed.

Bradstreets report that the large number of country visitors to the Montreal Exhibition has resulted in heavier sales by retailers and jobbers. The outlook is said to favor a good trade. Business is somewhat less active at Toronto than last week and collections are slow.

Bank clearings are slow. The bank clearings at the four leading Canadian cities aggregate \$18,367,000, a decrease of 5 per cent. during the week. There is no material change as compared with the total for the like week a year ago.

There were 27 business failures reported throughout the Dominion for the week. Last week the total was 18 and a year ago in this week 31.

FLOUR AND FEED.

Since the late decline in prices, the market may be said to be featureless. The rain during the past week has delayed the handling of grain and produce, and has also caused local trade to be somewhat slack. Local prices remain about the same as quoted last week.

The *Portland Commercial Review* says:

"During the week there was a decline of 5c per bbl. on Portland and Salem Roller and a 15 cent fall in Dayton and Cascadia. All the above are now uniform in price, viz., \$3.75 per bbl. The market weakened under lower prices for wheat and larger receipts than required to meet present slow demands. The late weakness in bran has disappeared and prices are now higher and steady at the advance. On the 17th the local mills advanced bran to \$10 per ton and although within the past few days sales were made by others at lower prices, a canvas to-day shows that all dealers are disposed to make a uniform quotation of \$10 with indications of no further change as likely to be made within the near future. Shorts are listed at \$19 per ton, a dollar advance. The late rise seems to be due chiefly to the extremely low price of flour and to make milling profitable, higher prices for offal are decidedly necessary."

The Columbia Flouring Mills quote Enderby flour in carload lots:

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

Jobbers' quotations to the trade are:

Delta, Victoria mills	\$ 5 00 @ 0 00
Lion, " "	5 00 @ 0 00
Premier, Enderby mills	5 15 @ 0 00
XXX, " "	5 35 @ 0 00
XX, " "	5 45 @ 0 00
Superfine, " "	4 05 @ 0 00
Ogilvie's Hungarian	5 55 @ 0 00
Strong Bakers	5 25 @ 0 00
H. B. C. Fort Garry Hungarian	5 55 @ 0 00
Benton County, Oregon	5 20 @ 0 00
Portland Roller	5 20 @ 0 00
Snowflake	5 30 @ 0 00
Royal	5 00 @ 0 00
Wheat, per ton	30 00 @ 35 00
Oats	25 00 @ 30 00
Oil cake meal	40 00 @ 45 00
Chop feed	30 00 @ 00 00
Shorts	25 50 @ 28 00
Bran	23 50 @ 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	30 00 @ 0 00
California oatmeal	4 25 @ 0 00
California rolled oats	3 75 @ 3 85
Corn, whole per ton	35 50 @ 40 00
Commeal	2 75 @ 3 00
Commeal-feed per ton	40 00 @ 50 00
Cracked corn	40 00 @ 45 00
Hay, per ton	17 00 @ 18 00
Straw, per bale	80 @ 1 00

RICE.

The Victoria Rice Mills quote wholesale:

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

FRUITS AND VEGETABLES.

The receipts of California fruits and vegetables from San Francisco by steamship *Umatilla*, Sept. 21, comprised the following: For Victoria—138 cs pears, 292 cs peaches, 537 cs grapes, 165 cs apples, 36 cs lemons, 11 crts nutmeg melons, 5 crts water melons, 1 crt cantelopes, 20 cs tomatoes, 50 scks onions, 80 cs plums, 7 cs pep pers, 21 scks potatoes, 1 cs horse radish, 5 cs quinces; total, 1,279 packages. The receipts by previous steamers were as follows:—Sept. 19th, 1,191 packages; Sept. 14th, 1,110 packages; Sept. 9th, 1,250

packages; Sept. 4th, 1,018 packages; Aug. 30th, 1,492 packages. The fruit received by the last steamer was generally in poor condition. There are no more crab apples in the San Francisco market, and bananas are also out of the market for a time. Some will be received by next steamer. A shipment of 75 cases of unwrapped peaches was received from Yakama, Oregon, on Saturday. They are selling at \$1.15 a box. Quotations show very little change. Plums are about 25c higher, and California peaches are firm. First class grapes bring a little advance on quotations. California silverskin onions have advanced 3c per lb. Local potatoes have declined in price, and are now quoted at \$15 per ton.

Jobbers' quotations for fruits are as follows:—

Oranges—Santa Barbara	\$9 00 @ 0 00
Tahiti Seedlings	4 50 @ 4 75
Riverside Seedlings	0 00 @ 0 00
Lemons—California	8 00 @ 8 50
Sticly	0 00 @ 0 00
Australian	7 00 @ 0 00
Bananas, crate	2 50 @ 3 75
Plums, box	1 25 @ 0 00
Peaches	1 15 @ 1 65
Pears	1 75 @ 0 00
Quinces	1 50 @ 0 00
Apples Gravenstein	1 60 @ 1 75
" "	1 35 @ 0 00
Crap apples	1 25 @ 0 00
Grapes	1 35 @ 1 65
Pino Apples, doz	5 00 @ 0 00
Cocoanuts, doz	1 00 @ 0 00
Watermelons, crate	4 50 @ 0 00
Musk "	0 00 @ 3 50
Nutmeg "	1 60 @ 0 00

Vegetables are quoted:

Potatoes—California, sweet	2 1/2 @ 3
Local	per ton 15 00 @ 00 00
Onions—Red California	1 1/2 @
California Silverskins	1 1/2 @
Tomatoes, bx	1 00 @ 1 10

GROCERIES AND PROVISIONS.

The butter market shows no change from last week. Canadian cheese is reported very strong, but local quotations have not yet been advanced. Eggs are very scarce, and quotations are advancing. They are now quoted at 20c per doz. Local prices of cured meats and lard are unchanged. The American meat market weakened at the beginning of last week and hardened again toward the close. Hams are now easier, and there is still a scarcity of choice breakfast bacon.

The prices of American canned meats remain firm, although there is a tendency to cut on the part of some of the packing houses represented on this market. The prices of American meats show a slight decline.

Canadian are unchanged. Jobbers bought freely last week. 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, 14 1/2c; short clear sides, 13c, and dry salt clear sides, 12c. Armour's white label pure lard, 10 1/2c. pails, 13 1/2c per lb.

Canadian meats are quoted f. o. b. Victoria: Hams 14 1/2c, breakfast bacon 15c, long clear side 10 1/2c; spiced rolls, 12 1/2c; pure lard, tubs, 12 1/2c; do, 3 lb and 5 lb tins, 13 1/2c.

The sugar situation remains unchanged since last review. Messrs. R. P. Rithet & Co., Ltd., quote dry granulated in 100 lb sacks at 5 1/2c and yellow, at 4 1/2c to the trade. A shipment of 500 sacks was made to a Tacoma house last week.

An underwriters' sale of 1,615 bags refined sugar ex ss. Empress of Japan and damaged in transit 's advertised for sale by auction at Vancouver on Sept. 28. It is said that this sugar is in such a state that it will be almost necessary to refine it again before it will be fit for consumption. New season's canned goods and dried fruit are expected shortly.

The Montreal Trade Bulletin says: "Whatever may be the result of the season's wind up, the butter market is unquestionably firm at the moment, higher prices being paid in the country than obtain here. Shippers state that 22c is the highest figure their limits will allow them to pay for August and September creamery, but that figure has been refused by factorymen, who are holding for 13c., but whether they will succeed in getting it remains to be seen. We quote creamery butter in this market 21c to 22c. In Eastern Townships dairy quite a lot of buying has been done in the country during the past week at 19c for fine fall goods, while as high as 20c has been paid for fancy fall ends, and we quote values here at 18c to 20c as to quality. In Western the market is steady at 15c to 17c as to quality, a lot of 50 pkgs being placed at 10 1/2 for selected."

Dairy produce is quoted:

Table listing dairy products and prices: Butter—Eastern Creamery, tubs, 27 1/2 @ 23 1/2; Manitoba Creamery, lb, 29 @ 30; Dairy choice, 18 @ 22; Cooking, 10 @ 15; Checso—Canadian, lb, 13 1/2 @ 14; California, 16 @ 00; Eggs, doz., 20 @ 09

Smoked meats and lard are quoted:

Table listing smoked meats and lard prices: Hams, 15 @ 1; Breakfast bacon, 15 @ 17; Short rolls, 11 1/2 @ 13; Backs, 13 @ 15; Dry Salt, long clear, 11 @ 12 1/2; Pure Lard, 50lbs, 13 @ 14; " " 20lbs, 13 1/2 @ 14 1/2; Lard Compound, 10 1/2 @ 11 1/2

Sugar—Jobber's prices 1/2-barrels and kegs in each case being 1/3c higher:

Table listing sugar prices: Dry Granulated, 5 1/2; Extra C, 5 1/2; Fancy Yellow, 5; Yellow, 4 1/2; Golden C, 4 1/2; Syrups, per lb., 3

SALMON.

A good demand is reported for salmon from Eastern Canadian dealers. The canneries have, however, sold their packs on English account and the enquiry cannot be satisfied. Eastern merchants were offered fish early in the season, but would not close as they expected that there would be sufficient salmon on the market to supply all demands. They were warned that the pack would be a short one this year, both by reason of the canners binding themselves to put up only a half pack all round for the province and that this was the off year on the Fraser. Every fourth year on the Fraser River has been a poor one since the beginning of the canning industry in this province in 1876.

The bark Martha Fisher, loading for Liverpool on account of Messrs. R. P. Rihet & Co., Ltd., has already taken on 20,000 cases of salmon, and is awaiting the arrival of the Danube having the balance of her cargo from the Northern canneries of the Victoria Canning Co. She is expected to finish and sail early in October.

LUMBER.

The Chilean bark Lake Leman, 1,035 tons, Capt. Bozzo, cleared from Vancouver Sept. 22, with a cargo of lumber, consisting of 751,119 feet rough and 12,720 feet lath, total, 763,839 feet, valued at \$6,010, from the Moodyville sawmills, for Valparaiso, on owner's account. The George Skolfield sailed on Sept. 20. The bark Bankburn, on the way from Taltal, is reported chartered to load lumber at Port Blakely. There are at present three vessels loading lumber at Burrard Inlet for foreign—the Scammell Bros., 1,218 tons, for Wilmington, Del.; Alice Cook, 732 tons, for Sydney; and Morning Light, 1,310 tons, for Cork, United Kingdom.

Quotations for Douglas Fir Lumber in cargo lots for foreign shipment, being the prices of the Pacific Pine Lumber Association:

Table listing lumber prices: Rough Merchants, ordinary sizes, in lengths to 40 feet inclusive, per M feet \$ 9 00; Deck plank, rough, average length, 35 feet per M, 19 60; Dressed T. and G. flooring, per M, 17 00; Pickets, rough, per M, 9 00; Laths, 4 feet, per M, 2 00

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

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

BUSINESS CHANGES.

Carne & Billings, loggers, Kaslo City, advertise plant for sale.

W. G. Potter, tailor, Northfield, has sold out to A Macaulay.

Mr. Cassidy, grocer, has opened on Powell street, Vancouver.

L. H. Mershon, of Vancouver has been appointed Deputy to Col. Price, American Consul at Vancouver.

Lequime Bros. & Co., general merchants, Okanagan Mission, contemplate opening a branch at Penticton.

Chas. Woodray, grocer, dry goods, boots and shoes, Vancouver, contemplates selling out groceries to Davis & Steveston.

INSURANCE IN CANADA.

The Insurance and Finance Chronicle of Montreal, says that according to the detailed report of Insurance Superintendent Fitzgerald on the business of the fire companies in Canada for 1891 the amount of risks written four Canadian companies show an increase over 1890 and three a decrease, the aggregate increase exceeding the decrease by \$798,380. The total decrease of twelve of the British companies was \$37,033,789, and the increase of the other twelve \$20,850,150, leaving a total decrease of \$16,183,639. Of the American companies, seven show an increase of \$18,579,750 and one a decrease of \$500,000, the total increase

being \$18,579,750. On the purely underwriting account, the results for the Canadian companies show that for each \$100 of premiums received there was paid for losses \$72.18 and for expenses \$33.12; also \$1.05 for dividends. For each \$100 in premiums received by the British companies there was paid out \$60.95 for losses and \$27.83 for expenses. Of each \$100 collected by the American companies in premiums \$58.73 went for losses and \$30.95 for expenses.

Winnipeg papers of a recent date state that the price of bread there has been reduced from 14 to 16 loaves for the dollar.

The shipments of canned salmon east by rail have been very heavy of late, a carload going out almost every day from New Westminster.

An Ottawa Company with a capital stock of \$250,000 is applying for incorporation with the object of supplying light and heat by electricity throughout Canada.

It is pretty generally agreed that, taken as a whole, the potato crop of this year has been a failure. The yield has been light in many quarters, rust and rot having been also prevalent.

The fire loss of Canada and the United States for August shows a total of \$19,115,000. This is an increase of more than a million dollars over the aggregate for the same month in the years 1890 and 1891.

The Insurance Chronicle is in a position to state the Canada Accident Assurance Co. not only will continue actively in the field, but contemplates a strengthening and increase of its forces and a vigorous push for business all along the line.

The people of the city of Vancouver have, by their votes at the polls, sanctioned a grant of \$300,000 to the Burrard Inlet and Fraser River branch of the Northern Pacific Railway, thereby securing one more important railway connection of which they intend to make their city as much as possible the centre.

It will be remembered that last year the Northern Pacific Railway carried the bulk of the British Columbia sealing catch to the East, the terms offered by it being the most advantageous. This year the Canadian Pacific have already under transportation 3,600 skins, but how the rest of the take is to go is as yet undecided.

The United States authorities, it would appear, have been making further seizures, the schooner Henrietta, which had been seized early in the season for sealing in Behring Sea, having been libelled while in the hands of the British naval authorities for an infraction of the United States revenue laws in transferring skins to the Libbie.

According to the Canadian Trade Review of Montreal, of the 10th inst., the New York Life Insurance company has paid over a cheque for \$119,518, being the largest life insurance claim ever paid in Canada or perhaps the United States by one single company. The insurance was on the life of the late Mr. John MacDougall, who died on August 20th. This is prompt payment.

CANADA PERMANENT LOAN AND SAVINGS CO.

HEAD OFFICE, CO'S BUILDINGS, TORONTO, ONT

J. HERBERT MASON, PRESIDENT & MANAGING DIRECTOR.

Subscribed Capital.....\$ 5,000,000
Reserve Fund.....1,502,252
Total Assets.....P. 12,091,772

This company is now prepared to accept applications for loans upon Improved City and Farm Securities at current rates of interest. NO AGENTS' COMMISSION IS CHARGED THE BORROWER. Full particulars on application to

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Victoria Brewing and Ice Company,

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P. O. Box 216. Telephone 436. Office: Cor. Government and Discovery Sts.

BECOMING POPULAR.

The number of retail merchants who are almost daily adopting the cash system of doing business is greatly on the increase, but there are still many more who could with great benefit to themselves follow their example. The retailer who sells for cash makes by far a larger percentage of profit on his goods than does the pass-book grocer, inasmuch as it is unnecessary for him to provide a fund to cover losses by bad bills. He can also give his customers a considerable reduction on their purchases, and at the end of the year will have a larger surplus than his credit-selling opponent.

It has been a question in our mind whether some storekeepers are not to blame for the existing state of affairs. Would it not be equally practicable for all grocers and butchers and bakers to refuse credit as well as other tradesmen? It appears as though proper provision could be made by those who are now buying on credit to have plenty to eat before fancy rugs, pianos, fine curtains or elegant dresses would be purchased, providing it were known that no eatables could be had without ready cash. Then it follows that if the cash system were strictly enforced care would always be taken to have ready cash for the purchasing of food.

As it is now, the payment of the grocery bill is generally postponed whenever the purchasing of bric-a-brac or other fancy luxuries is going on. If grocers only resolved among themselves to do cash business, we are positive that the people would first look to the question of provisions and then to luxuries. It is with the grocers to say what will be done in this matter; they are the masters of the situation and it would not take

much trouble to bring about a complete change in this self protecting improvement. Would not many people who can ill-afford to indulge in luxuries do without them if they could not obtain their meat and grocers on credit? To any reasonable mind such would be the conclusion arrived at. The change from credit to a cash basis is greatly desired by the trade, but one is waiting for the other to inaugurate the plan.

It is not expected that the change can be brought about in a short time because the "credit system" has become part of the business routine, but there is no ground for saying that it can not be accomplished ere an attempt has been made to do so. All great reforms have had a beginning and at first it has often appeared as though they would fail. Those of the grocers who intend to intend to inaugurate the "cash system" have yet considerable time left in 1892 to prepare their trade for the change, and commence 1893 with the popular fad—the "cash system."—*Retail Grocers' Journal.*

Ports on Puget Sound are growing in importance. A fleet of 91 loaded vessels sailed from Puget Sound and British Columbia ports last month with cargoes worth \$900,000.

All the European steamship companies suddenly find that the emigrant business has become unprofitable. Last year 30,000 immigrants arrived in September and almost as many in October.

Five eminent lawyers are in Ottawa to argue before the Treasury Board the question of the right to practise in Canada of a States credit system company which insures against excessive losses or bad debts. The superintendent of insurance reported against the proposal.

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AGENTS.

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

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Will find it to their advantage to send their order to us. The largest stock in the Dominion. Agents for Hy. Millward & Sons, Tackle Manufacturers, Relditch, Eng.

THE BRITISH BARK

KINKORA

(Substituted for the Valparaiso)

WILL SAIL FROM

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Victoria & Vancouver

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

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BANKING IN CALIFORNIA.

The state of its banking interests is, in our day, one of the best tests of a country, and in fact marks the extent of its progress in civilization, for here is represented all that portion of its capital that is represented in the exchanges of commerce and manufactures, real estate, etc. that is to say, the circulation medium which is to it what the life blood of an animal is to it. And the state of banking in California is an exceptionally good index of its material progress. Banking in this State has had a varied and interesting history. In the early days, when the principles of correct banking were not so well understood by those engaged as they are to-day, certainly when they were not as well applied, widespread ruin and disaster followed a serious of bad failures, caused principally by the fact that the strict line between banking and speculation was not observed. The banking institutions of those days represented very well the spirit that then prevailed—one of boundless energy but of slack discretion; yet it was then that the California of to-day was born, and the birth of its present conservative banking system dates back to the close of those eventful days. With the establishment of the Bank of California and the Pacific Bank the present era was ushered in. Henry M. Nagle, so well known in connection with the wine business, opened the first bank here in January, 1849. Three rival houses were established the same year, and in 1850 four, the most noted of which were those of Adams & Company, D. J. Tallant, and Poe, Bacon & Company. Their principal business then and for fifteen years after was the purchase of gold dust. The character of the banks was of much the same nature as that of the leading occupations of the people. There was a lack of the securities for loans, which have since made their appearance, the result being that ten and sometimes twenty per cent per month was charged for money. These days at last passed away. In 1863 the Pacific Bank was organized, and in 1864 the California. With the advent of these institutions commenced in this city the sound, conservative system of modern banking. *S. F. Journal of Commerce.*

THE CHINESE EXCLUSION ACT.

Within the next few months, under the Chinese exclusion act, every Mongolian in the United States will be required to have several photographs taken of himself. These are to be given to the custom officers in the district in which he lives, to be kept on file there in a sort of quasi rogues' gallery for subsequent identification. Any Celestial in the United States may, at any time, be called on to prove his identity, and, if this is seriously questioned, he may be taken to the Chinese rogues' gallery so that a comparison can be made between him and the photograph that bears his name; and, if the two are found not to resemble each other, he is to be declared an interloper, placed on a vessel bound to China and shipped back there.

The law is one of the severest and most humiliating ever passed against a people.

None of the bigoted statutes of the middle ages, which required the Jews to wear certain garments so that they could be distinguished, are more severe; and the negroes in slave days were not so guarded and watched as the Chinamen are to-day. They can go nowhere without supervision; they are numbered and labeled like so many ticket-of-leave men, and can not stay at home even without a permit. Their photographs are kept in a rogues' gallery for the special study of the United States police officers. If a Chinaman loses his papers, he is likely to be transported 1,200 miles; snatched from his business here and landed in what may have been his native land, but what has become a strange country from long absence. There are possibilities of a bad photographic likeness, of change in features, due to accident or sickness; but no allowances are made for anything of this kind. If a Mongolian does not look like his old photograph, he becomes a criminal and is subject to transportation for life.

Has race prejudice ever gone further than this? The Japanese are of the same race as the Chinamen; the Koreans, their cousins, can come here. The wildest savage—cannibal or not matters little—from the centre of Africa is welcomed—all save the Chinaman. Against him the California demagogues raised the cry of cheap wages, although as a matter of fact, the Chinaman insists on better pay than the hordes of so-called Huns and Slavs who have recently poured into the mining districts of Pennsylvania. The anti-Chinese agitation on the Pacific coast was nothing but the most extreme race prejudice—a prejudice which, if it had been shown to the negroes in the South, would have made our Republican friends hold up their hands in holy horror; but they expected some votes from the anti-Chinese movement, or rather they feared that if they did not join in the crusade against the Mongolians they might lose some votes they expected to get. And the Democrats followed the same cowardly and demagogical policy.

The truth is that there was and is no need for the present law, which is a disgrace to the United States. The Chinese question was long ago settled. Chinese immigration was stopped by the original exclusion act, and the Mongolian population of this country has been steadily declining for years. But those who live on demagogism were not satisfied, and have demanded that the law be strengthened from time to time. It has been made more and more vigorous, and we would not be surprised to see these politicians some day demanding that all Chinamen in this country be put aboard ship and sent across the Pacific. If the San Francisco hoodlums ever demand this, their request will be granted, for California is a closed State and can get any legislation it wants against the Chinese. As it is, the Chinamen will be allowed to remain here on sufferance as "ticket-of-leave-men" as long as they look like their photographs.—*N. O. Times-Democrat.*

The Pacific Mail Steamship Company and the Panama Railroad have reached an agreement which assures a continuance of their friendly relations.

WHY SALESMEN SHOULD NOT COLLECT.

An important item which appears to have escaped the notice of a great number of manufacturers, and especially jobbers and retailers doing a local credit trade, is that it is diametrically opposite to their business interests, nine cases out of ten, to allow the salesman who pushes for trade and solicits orders to collect current accounts. There are many cogent reasons why the collection department should be kept totally distinct from the soliciting department. If a bill is owing when a salesman wants to solicit orders, he is not received particularly well; the customer is more or less suspicious that he is going to be pressed for money, and unless he is prepared to pay right up, he feels more or less annoyed and uncomfortable until the salesman has been got rid of. This naturally is not conducive to increased or satisfactory business. Another view of the matter is that the salesman who is naturally anxious to do as much business as he can, and takes as large and as varied orders as the trade of his customer will permit, is liable for that reason, to fail in doing justice to the collection branch, and let his customer off more easily than would a special collector; thus failing in many cases to obtain the money where a special collector would get it. These points should be self-evident to any live business man, the great bulk of whom thoroughly indorse the theory that the more smooth the pleasant the relations are between the salesman and his customer, the better for the firm represented. This is becoming more and more the case, for the old question of confidence which always existed between the customer and the retailer has of late years been materially increased between the retailer and salesman, and the manufacturing houses, and this applies most especially to the highest grade of goods. While the above remarks appear particularly pertinent to the handling of local trade, the same idea may be easily carried out in more extended territories, by having the collections made through banks instead of by the traveling salesman, as this will save the salesman's time, place him on a better fraternal footing with his customer, and last, but not least, nine men out of ten will pay a draft quicker than they will a bill.

The rapid progress made of late years by New South Wales in mineral production is well shown by the official statistics for 1891, recently published. For that year the value of the minerals extracted is estimated at £9,395,561, or £1,391,658 more than in 1890. The total production since the industry was first started in the colony is valued at £87,062,324. Silver-lead mining exhibits the most rapid increase, the value of this mineral turned out last year being, roughly speaking, about six and a half times that of the gold output. Coal mining has also made rapid strides. Last year the amount raised was 4,037,922 tons; in 1882 it was not more than 3,000,000. When we add that over 32,000 persons are engaged in the mineral industries some notion may be obtained of their importance as a factor in the wealth of New South Wales.

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Office—No. 77 Johnson Street.

VICTORIA, TUESDAY, SEPT. 27, 1892

BUSINESS ALDERMEN.

We are pleased to think that the repeated remarks in this paper as to the advisability—nay, necessity—of the interests of the citizens being represented in the *Municipal Council* by *business men* have had their effect, and that already a number of men of well-known worth have been approached with a view to the obtaining of their services, next year. We are assured that although many of these men may by some be regarded as representatives of capital, it is not the effete, moss-back element with which they have any sympathy. On the contrary, the object of their selection is to endeavor to counteract the evil influence that fossil, non-progressive ideas have exercised, particularly during the municipal year now in progress. There is no need for us to specially indicate the men who have been individually notorious for their endeavors to place themselves in the way of progress and, unfortunately, they have only too well succeeded. Some of these men have distinguished themselves by having ignorantly or wittingly played the clown, and having always, when they opened their mouths, managed to take in their feet.

The day of municipal monkey shows is, we think, over, and Mayor Beaven will do well to withdraw from the business of manager as gracefully as he can. He and one or two others who might be named will, moreover, do well to bear in mind that, in this city at least, municipal matters and party politics have not yet been broken in to run kindly together, much of what he has said and done, if they have place at all, having more suitability for the vicinity of James Bay than for the neighborhood of Douglas and Pandora streets. In almost every instance at least in Canada political mayors have been failures. The functions of town councillors are sufficiently well defined in the Municipal Act and in some of the special charters. These are the proper text-books and rules of action, and their diligent study would tend to make better aldermen and councillors, particularly when their provisions are applied to the legitimate work which in due course is brought before them for action. Less talk and more work is what is required.

In this connection it is not out of place to inquire what work the Board of Aldermen really do when they assemble and meet together? Let us take, for instance, the regular meeting held on Wednesday night last, when they held what may well be termed a protracted session, lasting, if

we are not misinformed, well on to, if not after, midnight. They accepted invitations to attend the B. C. Agricultural Exhibition, which suited most of them individually as well as collectively, since it cost them nothing. They sanctioned ordinary expenditures to the amount of about \$1,400. They declined to avail themselves of the offer of Mr. Bainbridge to repair the Gorge road—the cost, some \$150, to be paid by the city when it should happen to be in funds. They referred to committees a quantity of correspondence, and discussed and referred to a committee the subject of establishing an infectious diseases hospital, the necessity for which was admitted by the Mayor, who sapiently remarked, "it would have saved us thousands of dollars if we had had such a place before the outbreak." But although he had known this he had not "savvey" enough to deal with the matter when such a hospital might have done the city the most good.

At this same meeting, two months after the Provincial Government had urged the claim of the city upon the authorities at Ottawa, it was deemed advisable to represent to the Ottawa Government the necessity that existed for improved quarantine provisions and the justice of the city's claim to be reimbursed by the central authority in the expenses that had been caused it on that account. A garbage wharf, a crematory site, and the further extension of the sewerage system were inconsequently discussed when nothing could have been easier than for the aldermen to have carried out these works almost without opposition, because when the epidemic was at its height every one recognized their paramount necessity. But such is not the way of Messrs. Robert Beaven & Co., limited—in their estimate of the public requirements and the business methods of providing for them.

ORIENTAL STEAMSHIP SERVICE.

The presentation by the British Columbia Board of Trade and others of a time-piece to the Victoria, the pioneer steamship of the Northern Pacific line, marks, it is to be hoped, a departure in the Oriental steamship service that will be of considerable advantage to the port of Victoria and the province at large. With what may be mildly termed deliberate persistence, the C. P. R. steamships have given Victoria the go-by as much as possible, on the pretence that the depth of water at the outer wharf was not sufficient to float them safely. To say nothing of the latest additions to the fleet—the line of Empresses—the smaller vessels as, for instance, the Abyssinia and the Parthia, it was persistently held, could not be accommodated without running the most serious risks, nevertheless, as if to show that there was really something in a name, the Parthia, when endangered and rechristened the Victoria, was able to come in and get out again, although bringing in an exceptionally heavy cargo, when the water was not at its highest.

In this Northern Pacific line, we have, in some measure, the realization of the ideas of those under whose auspices, about two years and a half ago, George Francis Train went out "globe-trotting." We fully believe that there is a good and paying business

to be done by this line, and that it will be found to the interests of Victoria to give it all the encouragement possible. There is a big business for us to do. Heretofore, the C. P. R. has deliberately placed itself in our way; but by establishing themselves as they have done here, there are substantial proofs that the Northern Pacific people mean business.

When the Canadian Western Railway is completed and in operation, which, should everything go on satisfactorily, will not be very long, in addition to their own line from their Sound terminus to the east, they will have their own easterly connections by another direct Canadian route whose headquarters and terminus will be Victoria, whose trade, in view of the promising prospects, they will, without doubt, desire to cultivate.

When approached on the subject of a subscription to the fund for buying a present for the Victoria, there were some merchants who recalled the fact that after all the fuss and feathers that had been made about the Union Pacific Company's steamboat Victorian, she had only made one or two regular trips here, and they asked whether it were not possible that such might be the experience in the present case. We may reply that doubtless on the principle of the survival of the fittest, the Northern Pacific steamboats absorbed the business of their rivals, their present strong position here, the business they have done and are doing are pledges that they intend to remain here if there be business to be done, and to some extent this can be regulated by the people of Victoria themselves.

RUSSIA'S POLICY.

It would seem, if the stories that have gained currency be correct, that the Russians after having shown what they could do in the case of one or two Canadian and American sealers refrained, in many instances, from making seizures and arrests when such action was quite as justifiable in those cases as in the others. It may be that they have merely taken action so as to furnish a test case for arbitration or something of that kind, in order to have the whole issue settled for good and all, albeit it is not usually the custom for the Muscovites to resort to quiet measures when it is possible by bluster and even by force of arms to attain their objects. With them, might is usually right. Meantime those who are responsible for the vindication of the rights of the sealers and for the settlement of what appears to be an international issue, will do well not to be misled by any amicable demonstration on the part of the representatives, direct or indirect, of the Russian court.

A recent fire, by which a manufacturing establishment of this city narrowly escaped destruction, affords a lesson for those men who are careless about insurance. Although the establishment had suffered three times from fire the proprietor had not placed any insurance on his building. And further, it would be well for men engaged in manufacturing or any other business, no matter how small, to see to it that their building is not surrounded with rubbish which is likely to invite a conflagration at any time.

FALL EXHIBITIONS.

In spite of rather unsatisfactory weather, the Westminster show and one or more smaller exhibitions on the Mainland seem to have been successful, and the next thing in order is the one which will have been opened here by the time the BRITISH COLUMBIA COMMERCIAL JOURNAL goes to press. We are hearty believers in exhibitions, their tendency being, when anything like liberality is displayed in the offer of prizes, to bring out the best the people can produce, its display having a tendency to stimulate a healthy rivalry which not only is felt in the particular lines for which prizes are offered, but in others where it is expected that special excellence may merit special consideration. Besides, there are not a few people who send in their contributions not because of the rewards that are offered, but because they very properly deem it an honor to have the excellence of their specimens well spoken of. Such people, were there no more than this, would deem themselves to be sufficiently recompensed.

When we consider the influence—the effect—which the display of articles of the highest excellence has upon people who are not so fortunate as to gain first, second, or even third honors—many of them are animated by the success of their rivals to endeavor to do better, and the additional care they give to what it is possible for them to produce in order to get ahead of their neighbors, we find it works up a generous emulation by which every one is advantaged. We are pleased to be able to believe that the Provincial Exhibition is not likely to be inferior to any of its predecessors, as well in quality as in the number of the entries. Moreover, the facilities offered for the transportation of exhibits and exhibitors are reported to be all that could be desired.

RISKS OF ELECTRICITY.

It is admitted by Fire Underwriters in England that the use of electricity has not increased the fire risk in that country. The contrary is, however, held to be true on this side of the Atlantic, much of the increase of the fire rates in the United States in 1891 being, many underwriters think, directly chargeable to the manner of putting electric wires in buildings. Electricity is destined to be not only the great illuminator, but one of the great motive powers of the future. The subject of electric regulation is one of the practical matters that has been upon more than one occasion brought to the special attention of the Victoria Board of Aldermen, but with which they have in a masterly manner failed to deal. On the subject of the difference between Great Britain and the United States with respect to electricity, Mr. G. Binswanger, managing director of the General Electric Company of England, says that in that country there is a decided tendency to reduce premiums on buildings where electrical plants or apparatus are installed. The Phoenix Fire Insurance office, which covers the greater part of the electrical risks in Engl. 3, has not paid a cent for any loss which could be traced to electricity, and no such fire has as yet

occurred in England. Mr. Binswanger thinks this state of affairs is due to two things: First a set of simple and practical fire rules, which are accepted as standards; second, the rigid enforcement of these rules under the supervision of one inspector, whose authority is recognized by manufacturers and insurance companies alike.

LOBSTER AND OYSTER CULTIVATION.

We gather from the eastern papers that the first year's experiment with the newly established lobster hatchery at Pictou N. S., has proved highly successful, about sixty-five millions of young lobsters having been hatched out and placed in the sea, after they had attained a few weeks growth. This is the result of securing the eggs from the female lobsters brought only to one cannery. This hatching business is a comparatively simple and inexpensive business, and it might be that, were a proper study made of the waters and the conditions under which the lobster thrives, British Columbia might in process of time be an extensive producer of this delectable crustacean. The crab, which is almost the twin brother of the lobster, is plentiful, and if he can get along here, surely his relative ought to be able to do the same. The statement above given demonstrates that both spawn and fry might be readily procured, and there ought to be no reason why there should not be experiments made.

While referring to this matter, it might not be out of the way to ask if we are treating the little Olympian oyster as we ought to do? Is it not susceptible of cultivation and development, and since he is indigenous here, why could there not be something done with his Eastern relative? It may be said by some that he would be out of his latitude or longitude here, and that we have not the Gulf stream to freshen him up. But is it not possible that too much has been taken for granted and that the same energy and enterprise in this direction that has been displayed elsewhere might prove remunerative in his case?

THE LAND QUESTION.

The Canadian Pacific Railway Company sold 25,000 acres of land last month. The sales for the year so far amount in value to \$1,683,000. This company which as a rule, when it sees that there is any money to be made is run on the broad gauge, fully realizes the advantage of disposing of its landed properties, both from the point of view of the cash immediately derivable and the business that is sure to be derived from lands opened up and developed, and teaches a lesson to many who officially and individually hoard up territory in the most miserly manner, in that way placing an effective barrier in the way of substantial advancement.

The trite business motto of "small profits and quick returns" applies as much to property transactions as it does to other lines of business, and is indeed more cogent with respect to them, for all the improvements that are made indirectly, if not directly, benefit the holdings adjoining

and surrounding, as many have proved in the realization of the fact that the moment they have made sales of eligible lands they have created a market for the remainder of their properties. In this province, the mistake has been made by the different governments in alienating so much of the public domain in such large blocks, thereby creating extensive, useless and mischief-working landed monopolies while indisposed to do any development work have stood in the way of those who would do something.

CAPITAL AND LABOR.

We notice that the British Labor Commission, which has been a considerable length of time in operation, has almost completed its labors. It has taken the testimony of between 400 and 500 witnesses, from whom and the documents which it has collected it has secured some very satisfactory and encouraging information. It has learned that much progress has been made in the United Kingdom in the direction of promoting a proper understanding between capital and labor, and that the efforts of those representing both elements who have tried to make their mutual relationship more friendly and profitable have been fairly successful. Boards of conciliation have for years been in more or less successful operation, and by their assistance both classes have got to understand and respect each other better. As one of the witnesses put it: "The relations of workmen and their employers seem to be entirely changed. There is much more feeling of sympathy and respect than ever existed before."

CANADIAN COMMERCIAL AGENTS.

Last session, the Dominion Parliament passed a resolution authorizing negotiations with the Imperial Government with a view to establishing agents to represent Canadian interests at foreign capitals, Washington being specially mentioned in this connection. The Minister of Finance, has, it is understood, gone to England on this business. The United States has unquestionably largely increased its immigration and extended its commercial relations with other countries through its consular agents, and Canada ought to be in a position to do something in this line. In connection with our present representation in Great Britain, there are many who hold that it partakes too much of the political in its personnel and administration, otherwise there would be no necessity for sending over, as in this instance, the Minister of Finance on what, with a representative in London, ought to be little more than a matter of departmental correspondence.

INFORMATION has been received from Ottawa that the British Government had decided, in order to ascertain the complete facts of the seizure of the British Columbia sealing schooners by the Russians, to send a warship to the Copper Island and Siberian coast to make a full and complete investigation. This will be satisfactory to the local interests affected. It is believed that the vessel to be charged with this mission will be taken not from the Pacific but from the China station.

SOME INTERESTING FACTS.

The *Commercial News*, of San Francisco, furnishes the following interesting facts: "The first steam vessel across the Atlantic Ocean was the *Savannah*, which crossed from Savannah, Ga., to Liverpool, in 1819. The first steam vessels to reach New York from Great Britain were the *Sirius* and the *Great Western*. The *Sirius*, a ship of 700 tons, sailed from Cork on April 4, 1838, and the *Great Western*, 1,310 tons, left Bristol three days later. They arrived on April 22, the *Sirius* in the morning and the *Great Western* in the afternoon. The greatest steam vessel ever built, in size, was the *Great Eastern*, which was 662 feet in length and 83 feet in breadth. The *Teutonic* is 582 feet in length. The largest turret ship in the world, perhaps the largest battle ship in existence, is the British battle ship *Hood*, which was launched at Chatham on July 30, 1891. The *Hood* has a displacement of 14,150 tons. The longest American warship is the harbor defense vessel, *Miantonomah*. The finest warship in the French navy is the *Brennus*, which was launched early in October, 1891. Her displacement is 11,000 tons. The longest sailing craft afloat is the British ship *Lancing*. She is a four-masted iron ship of 2,600 tons, and 356 feet in length. In 1890, the keel was laid in a shipyard on the Clyde, of what was to be the largest sailing craft in the world. Her tonnage was to be 9,600, her length 350 feet, and she was to have five masts. The three biggest four-masted ships in the world are said to be the *Palgrave*, the *Liverpool* and the *Puritan*. The *Palgrave* measures 3,681 tons, the *Liverpool*, 3,330. The three largest American sailing ships in existence last year were the *Rappahannock*, the *Shenandoah* and the *Susquehanna*. The *Rappahannock* was burned in the South Pacific, Nov. 11, 1891. The largest sailing vessel in the world, says the skipper of the *Shenandoah*, who rates his craft next, is the five masted French steel ship *La France*. The biggest steam ferry boat in the world is the *Cincinnati*, built by the Pennsylvania Railroad Company, to ply between New York and Jersey City. The largest steam engine in the world is the new Italian cruiser *Tardegna*. A force of 25,000 horse power is developed. The fastest ship in the United States navy, it is supposed, is the *San Francisco*, which, on her trial on the Pacific coast, maintained during a four hours' trip a speed of 19.7 knots an hour. That was one-tenth of a knot in excess of the record of the *Philadelphia*. The maximum speed developed by the *San Francisco* was 20.6 knots an hour, which is equivalent to twenty-three land miles. One of the fastest passages from China to New York was made in the summer of 1880, by the steamer *Glen Ogle*, one of the *Glen* line of Glasgow, which arrived from Amoy in forty-six days. The fastest time was made by the *Glenshiel* of the same line, forty-three days. The fastest passenger steamboat plying in the waters of the United States is the *Puritan*, running from New York to Fall River. The greatest fleet of passengers owned by any one company is that of the Peninsular and Oriental Steam Navigation Company. In the fleet, are seventy-two steamships of 199,270 tons,

and 189,000 horse power. The *P. and O.* steamships steamed 2,500,000 miles in 1890 without an accident. The biggest fore-and-aft schooner in the latest Government list is the *Golden Age*, 1,753 tons, built at Abbotts Bridge, O., in 1883. The Governor Ames, built at Waldoboro, Me., in 1891, registers 1,639 tons, and is the largest schooner in salt water. The largest floating elevator in the world was launched on January 11, 1892, in Brooklyn. Its tower rises 71 feet above its deck. Norman C. Munro's steam launch *Norwood* with her record of a mile in 2.12, made on November 7, 1891, may be considered the fastest boat afloat. The first steamboat to plough the Pacific, along the coast of North America, was the Hudson's Bay Company's steam boat *Beaver*. The first screw propeller on the great lakes was the *Vandalia*. Her machinery was built in Auburn Prison, New York. The first steamship to make a direct trip from New York and Australia sailed in October, 1891. Her name was *Karlsruhe*. The first whaleback steamship built was the *Charles W. Wetmore*, recently wrecked, which made the voyage to Liverpool and back in the summer of 1891. The first whaleback of any importance was the yacht *Livadia* designed by Admiral Popoff for the Emperor Alexander I. of Russia. She is 240 feet in length. The biggest sugar fleet ever assembled at Delaware, Breakwater, consisted of twenty-five vessels carrying 12,000 tons of sugar from the West Indies.

INTERESTING SHIPPING DATA.

Pliny, A.D. 60, described a boat run by a "pot of hot water and wheels."
Blasco de Garay built a steamship at Barcelona, Spain, in 1543.
Papin, 1687, built an engine to run a boat. Destroyed by boatmen.
Jonathan Hulls, in 1766, issued proposals for a boat driven by steam.
Comte d'Auxiron built a steamer on the Loire, France, in 1771.
Thomas Paine, in 1778, proposed a scheme for a steamboat in America.
Comte de Jouffroy built a steamboat on the Seine in 1783.
John Fitch had an experimental boat on the Delaware in 1786.
James Rumsey's boat made four miles an hour on the Potomac in 1786.
Miller, in 1787, took out a patent for steam paddle-wheels.
Miller & Symington, in 1787, built a steamboat. Speed, four miles an hour.
Trevethick built the first high pressure engine in 1801.
Robert Fulton built the steamer *Clermont* on the River Seine, in 1807.
In 1801, Evans made a combination dredge boat and road engine.
The first steamer was run on the Hudson River by Fulton in 1807.

IMPROVEMENT IN TELEGRAPHY.

The Imperial German telegraph lines are constantly improving, both in completeness of the system and the methods used. During the past three years the lines were extended over 12 per cent., while the wires were increased 15 per cent. in length, making a total of 15,639 kilometres of line and 92,217 kilometres of wire. The most radical departures

from existing American practice has not been in the invention or adoption of improved electrical apparatus, but in the improvement of the lines themselves. Experiments having proved that copper bronze wires were better conductors of electricity than the delicate variations of current in telephonic work, a direct line constructed with wires of this alloy has been built from Berlin to Rome, and messages are transmitted this distance of 1,935 kilometres without a relay. Pleased by the excellent results of this experiment, the government intends replacing all the iron and steel wires in its system by bronze wires. This, of course, will require the consumption of a considerable quantity of copper, although the expense will not be as great as it would at first seem, for the wires used are not over three millimeters in diameter and weigh about 61.25 kilogrammes per kilometre or a total of 5.82 metric tons of wire. Where wooden posts cannot be used, as on viaducts and bridges, iron poles manufactured by the Mannesmann process are to be used.

DEPRESSION IN GREAT BRITAIN.

The condition of financial and commercial affairs in Great Britain is far from satisfactory, and there are no indications of an early improvement; in fact, matters have probably not yet reached their worst, for the current depression in trade and the failures of monetary institutions can only result in widespread disaster, if they continue. Recently, the Liberator Building Society suspended owing £3,300,000, and the London and General Bank, which was intimately connected with it, failed, with liabilities of about £1,000,000. The cable announces the failure of the House and Land Investment Trust, with estimated liabilities of about £2,000,000, and other Building Associations are said to be in financial difficulties and further failures are imminent. The failures thus far involve about \$36,500,000, and the fact that this sum is mainly due to small investors has prevented any serious effect in financial circles, but there are apprehensions that this may yet follow. It is well known that all kinds of business in Great Britain is extremely quiet, while the supply of unemployed capital is very large.

Chief among the causes of all this may be mentioned the decline in silver bullion, which has demoralized the East Indian trade and seriously affects business with other countries. The British Board of Trade returns show that there has been for several months a disheartening decrease in exports, little or no increase in imports of raw material to be used in manufactures, but a large increase in imports of food products. Not long ago a bank having a great number of branches throughout the East failed, with enormous liabilities, and while this has been found to be owing to excessive accommodations to directors, that does not mitigate the evil effects, which are almost world wide. Numerous mercantile failures are also reported of houses engaged in trade with the East and with Australia. The past year has been a very unsatisfactory one for trade in all of the Australian Colonies.

COMMERCIAL SUMMARY.

Another gushing natural gas well has been struck near Ruthven, Ont.

The balance of season cheese in Kingston district has been sold at 9½c to 10c.

The Western Union Telegraph Co. has declared a quarterly dividend of 1½ per cent.

The City Council of London, Ont., has authorized the purchase of a site for a cholera hospital.

The Duke of Connaught will succeed Lord Roberts next spring as Commander-in-chief in India.

The proprietors of the paper mills at Holyoke, Mass., talk of shutting down owing to the scarcity of rags due to the cholera scare.

The new Ontario Parliament buildings were opened, Monday, Sept. 19 with much ceremony, it being the 100th anniversary of the first meeting of the Upper Canada Parliament.

The returns for the month of August show a continued falling off in the traffic of the Erie Canal. The shipments of grain for August amounted to 4,601,518 bushels, as compared with 6,315,600 for the same month last year.

The New York and Cuba Steamship Company bid \$1 a mile each for the mail contracts from New York to Havana, weekly trips, third-class vessels, and from New York to Tuxpan, weekly trips, calling at Havana, Progreso and Tampico going and Vera Cruz, Frontero, Progreso and Havana returning.

Advices from Rat Portage announce the sale of the Sultana mine to a company of English and American capitalists, who will put in the necessary machinery for developing and treating the rich output of this valuable property. The price has not been made public, but it is reported the owners have received a cash payment of \$125,000. Dr. Scovil has also disposed of his gold properties at a handsome figure.

A drummer with a quick and pleasant "good morning," sells more goods than the bore who sometimes gets an order from a customer to get rid of him. These are busy times with a tendency in all directions is toward condensation. A business man has no time to hear long-winded arguments or funny stories. When he is approached he wants straight business talk, and the men who have tact enough to observe this rule are the ones who generally sell the goods.

A model of ocean currents is to be exhibited at the World's Fair, which will possess great practical value. This model which is a huge scientific tank, is made to represent the surface of the earth spread out on an area of about 30 feet square, the ocean and seas being shown by actual water. Small streams of water are ejected through pipes under the model, so that the whole body of water moves exactly as the ocean currents move. The direction of the currents is shown distinctly by a white powder on the surface of the water. Near the model will be placed a large map, giving fullest details of the force, volume and direction of the various ocean currents.

Russia has concluded a treaty with China whereby she will establish consulates for promotion of her trade with China.

The *Memorial Diplomatique* says that Lord Rosebery will discuss with M. Ribot the basis on which the English forces shall evacuate Egypt.

The Chamber of Commerce convention in London recently decided in favor of commercial union between Great Britain and the colonies.

The Marine Department have sent out plans to British Columbia for a new fog alarm building on Active Pass. Tenders will be asked for immediately.

The Mutual Life has tendered to the Mayor of that city \$20,000 in case it should be needed, to be used in connection with the threatened cholera epidemic.

By a fire at Rockaway Beach, N. Y., hotels, bathing houses, etc., covering from 30 to 50 acres of land, were destroyed. The loss is estimated at \$1,000,000.

The latest insurance company in England is called the "Brewers and General Fire Insurance and Guarantee Corporation," and proposes to conduct any and every kind of insurance excepting life.

The English press and Government are earnestly discussing the question of supplying the police of London with noiseless shoes. We had supposed they escaped pretty easily as it is. The next thing will be to furnish them with bicycles.

The master of a steamship from Bilbao writes to the *Liverpool Journal of Commerce* to protest against the use of colored blinds for the screening of lights in the ports of deck saloons. He recently left Bilbao for north of England, and when in the Bay Biscay he fell in with a strong breeze, accompanied by driving mist. On the clearing of the atmosphere he suddenly saw looming through the mist a large steamship, with a long deck saloon, bearing about three points on the port bow. The electric light most completely obscured the side light, and as the saloon curtains were green he could not at the instant determine what to do. The big steamer was on his ship's port side, and he was puzzled by the green blinds. He, however, ordered the helm hard a port, and turned away to starboard, narrowly averting a collision.

There is a steady extension of the sugar growing area of the world. Queensland is the latest heard from, and the *Sydney Mail* says: "The extension of the Polynesian labor in Queensland has so far invigorated the sugar growing industry of that colony that large areas of virgin soil are likely to be cleared and placed under cane. There is being seriously considered a proposal to erect at a cost of £100,000, four central mills in the Bundaberg district. It is shown that there is at present in banks of the district more than this sum, the savings of farmers who have small blocks of rich land. The interest at present obtained for this money is 4½ per cent. The supporters of the four mills in question say that the venture will pay at least 10 per cent. on capital invested, and, more than this, that the mills will make land much more valuable than it is at present."

A mob in Sydney, N. S. W., recently demanded of the Premier the release of some labor agitators, and being refused became riotous.

A good deal of well founded apprehension exists with regard to the liability of a great fire at San Francisco at any moment. It is well known that not only is there a preponderance of wooden buildings in the city, rendered unusually combustible by the long dry season, but that the fire department has not kept pace with the growth of the town, and while good so far as it goes, is wholly inadequate to cope with a large fire under existing conditions. The *Examiner* of San Francisco freely calls attention to the serious condition of affairs, and asserts that the city has relatively less protection from fire than it had ten years ago. British companies carry the bulk of the risk in that city, and would do well, in connection with other companies, to give due consideration to the conflagration hazard involved. A great San Francisco fire may speedily have a place on the pages of history with the great fires of Chicago, Boston and two St. Johns.

The Supreme Court of Georgia has decided that goods fraudulently purchased under circumstances which entitle the vendor to rescission for fraud do not become the property of the purchaser so as to enable him to mortgage them to an existing creditor as security for an antecedent debt, and thus create a mortgage lien superior to the title of the vendor, who, on discovery of the fraud, rescinds the sale and claims the goods, the mortgagee not paying anything nor parting with anything as a consideration for the mortgage, but the consideration being the antecedent debt only. The court further held that a mortgage in Georgia passes no title, and while the rights of a mortgagee who parts with value at the time he obtains the mortgage are protected the same as if he had purchased and required title; the principle on which such protection is afforded does not apply to the case of a mortgage taken purely as security for a debt already in existence.

It is a well-known fact that the accident insurance companies on this side of the Atlantic are far in advance, at least most of them, of those in Great Britain in the matter of liberal policy provisions. A gratifying indication that a more rational policy is likely to prevail over here, however, comes to us in the announcements recently made by the Palatine of Manchester, which transacts accident as well as fire insurance. The company proposes to cover, at the standard rate, without unnecessary conditions, all kinds of accidents excepting death or disablement from intentional self injury, suicide, or if caused by war, usurped power or invasion. The company adopts the American plan of paying the full amount of the policy for the loss of two limbs or both eyes, and half the amount in case of loss of one limb or one eye. It also gives the sixth year's insurance free where no claim for the preceding five years has been made. The Palatine has a wide awake management, and will undoubtedly meet with deserved success on its new lines.—*Insurance Chronicle*

THE COMMERCIAL JOURNAL'S SHIPPING LIST.

BRITISH COLUMBIA SALMON FLEET 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	PORT.	CASES.	VALUE.	ARRIVED.
Br bark...	Martha Fisher	811	Meadowcraft.		Victoria.....	Liverpool.....			

B. C. LUMBER FLEET, 1892.

FLAG.	NAME.	TNS.	MASTER.	SAILED.	FROM.	PORT.	CARGO FT.	VALUE.	ARRIVED.	RATE.
Br ship.	Athlon.....	1371	Dexter..	Jan. 5.	Vancouver.	Adelaide.....	1,495,128	8,265	March 18	47s 6d
Nor ship.	Morning Light.	1316	Johansen.	Jan. 22.	Vancouver.	Melbourne	1,001,171	9,193	March 25	60s
Am bark	Hesper.....	661	Sodergren.	Feb. 20.	Vancouver.	Shanghai	751,321	7,781	April 23	50s
Br ship	Angerona	1215	Anderson.	Feb. 26.	Vancouver.	Valparaiso	834,357	7,093	May 20	42s 6d
Nor bark	Czar.....	1321	Christopher's	March 4.	Vancouver.	Adelaide	1,016,611	10,476	June 7	57s 6d
Nor bark	Agnes	844	Hoffgaard	Feb. 29.	Cheamains	Antofagasta	602,502	6,413	June 11	40s
Nor ship.	Kathinka.	1163	Klevenberg.	March 12.	Vancouver.	Melbourne	1,258,925	9,251	May 28	60s
Chil bark.	India	483	Funke	Feb. 21.	Vancouver.	Valparaiso	863,201	7,018	May 10	owners ac
Br bark	Glenbervie	890	Groundwater.	March 21.	Vancouver.	Iquiqui	614,810	7,689	June 8	37s 6d
Br ship	British India.	1190	Lines	March 31.	Vancouver.	Valparaiso	867,896	9,345	July 11	37s 6d
Am schr.	W. H. Talbot	716	Blum	March 14.	Vancouver.	Tientsin	1,024,876	10,272	May 28	57s 6d
Am schr.	Reporter.....	333	Dreyer.....	March 4.	Cheamains	San Pedro	416,380	3,476	March.	Private.
Br bark..	Riversdale	1433	Finnlayson	April 25.	Vancouver.	Sydney	1,167,151	9,873	June 28	47s 6d
Br bark..	Mistletoe.	824	Smith	April 21.	Vancouver.	Wilmington	70,275	7,086	Aug. 31.	\$16 00
Br bark..	Craigend.....	2218	Lewthwaite.	April 18.	Vancouver.	Iquiqui-Callao	1,808,609	10,371	July 11	27s 6d & 30s
Br bark..	Toboggan.....	676	Porter	May 20.	Vancouver.	Wilmington	323,828	3,239	Sept. 11	\$15.00
Nor bark.	Thermopylae	948	Winchester.	June 2.	Vancouver.	Yokohama	953,576	8,943	July 22.	Private....
Nor bark.	Fritze.....	1078	Rolfsen.	June 29.	Cheamains.	Melbourne	983,121	8,072	Aug. 3.	45s
Br ship.	Burmah.....	1617	Newcombe.	June 21.	Vancouver.	Valparaiso.	1,280,993	9,883	pr Aug. 21.	40s
Br ship	Crown of Denmark	743	Smith	June 1.	New West M.	Melbourne.	480,725	14,446		37s 6d
Nor bark.	Ursus Minor	449	Johnson.	June 16.	Cowichan.	London.	481,944	4,306	Aug. 3	62s 6d
Br ship.	Earl Granville	1149	Stack	June 27.	Cheamains.	Sydney	853,597	10,119		62s 6d
Chil bark.	Antonieta.....	967	Stack	July 8.	Vancouver.	Valparaiso.	836,338	9,015		owners ac
Ger bark.	Palawan.....	971	Van Heuvel.	July 8.	Vancouver.	Iquiqui	688,811	7,524		35s 6d
Chil bark.	Leon.....	801	Jantsch.	July 2.	Vancouver.	Valparaiso.	637,375	6,529		owners ac
Chil bark.	Guinevere.....	169	Glenne.	Aug. 6.	Cheamains.	Valparaiso.	723,982	7,613		owners ac
Am bktn.	Robert Sidden	585	Uhlberg	Aug. 3.	Vancouver.	Valparaiso.	71,140	7,912		owners ac
Chil ship.	Hindustan	1453	Walsh	Aug. 7.	Moodyville.	Valparaiso.	1,242,386	11,471		owners ac
Br bark.	Zebina Gowdy	1087	Manning.	Sept. 5.	Vancouver.	Wilmington	853,218	10,125		\$13.00
Chil. ship	Atacama.....	1235	Caballer.	Aug. 21.	Moodyville.	Valparaiso	904,491	9,089		owners ac
Br ship..	City of Quebec	708	Carnegie	Sept 6.	Vancouver.	Adelaide	517,409	4,048		40s
Br bark	Nineveh.....	1171	Broadfoot	Sept 3.	Vancouver.	Sydney	931,900	9,287		owners ac
Am schr.	Robert Scarles	570	Piltz	Sept. 8.	Vancouver.	Port Pirie	815,321	5,962		41s 3d
Am. ship.	George Skolfield	1276	Dunning	Sept. 29.	Vancouver.	Valparaiso	931,316	9,171		40s
Chil bark.	Lake Lemna	1218	McFarlane	Sept. 22.	Vancouver.	Wilmington.	763,889	6,610		owners ac
Br bark.	Seammell Bros.	732	Penhallow		Vancouver.	Sydney				\$11.00
Am schr.	Alice Cook	732	Penhallow		Vancouver.	Sydney				30s
Nor ship.	Morning Light	1310	Johansen		Vancouver.	Cork, U. K.				58s 9d

P.—Also 85 spars and 30 tons coal for Hong Kong.

VESSELS IN PORT.

(September, 26 1892)

VICTORIA.

British bark Lizzie Bell, 1,036 tons, Capt. Lewis, arrived April 21 from Liverpool, laid up. R. P. Rithet & Co., Ltd., consignees.

Br. bark Martha Fisher, 811 tons, Capt. Meadowcraft, arrived July 17, loading salmon for U. K. on account of R. P. Rithet & Co., Ltd.

Br. ship Persian Empire, 1,532 tons, Capt. Hay, arrived Sept. 21 from Callao for orders.

Bark J. J. Lotz, 337 tons, Capt. Neilson, loaded with coal.

VANCOUVER.

Br. bark Fingal, 2,485 tons, Capt. Fullmore, arrived Aug. 28, awaiting orders.

Br. bark Seammell Bros., 1,218 tons, Capt. McFarlane, arrived Sept. 2, loading lumber for Wilmington, Del.

Am. schooner Alice Cook, 732 tons, Capt. Penhallow, arrived Sept. 8, loading lumber for Sydney.

Br. bark Fernbank, 1,338 tons, Capt. Boyd, from Glasgow, arrived Sept. 7, with a cargo of general merchandise and water pipes. Bell-Irving & Paterson consignees.

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

NANAIMO.

NEW VANCOUVER COAL CO'S SHIPPING.
Am. ship Big Bonanza, 1,329 tons, Capt. Bergman.
Am. ship Alaska, 1,259 tons, Capt. Bran nan.

Am. ship Ericsson, 1,568 tons, Capt. Bennett.
Am. bark McNear, 1,215 tons, Capt. Swan.
Am. ship Sea King, 1,436 tons, Capt. Pierce.
Am. ship Oriental, 1,025 tons, Capt. Parker.

WELLINGTON SHIPPING.

Am. ship Glory of the Seas, 2,109 tons, Capt. Freeman.
Am. bark Richard III., 951 tons, Capt. McIntyre.

EAST WELLINGTON SHIPPING.

Am. barkentine Chehalis, 656 tons, Capt. Watts.

RECAPITULATION.

Ports.	No.	Tonnage.
Victoria.....	4	3,916
Vancouver.....	5	7,083
Nanaimo.....	9	12,242
Total.....	18	23,241
Previous week.....	20	25,151

FREIGHTS.

Lumber freights are fairly steady, with the exception of Melbourne, Adelaide and Port Pirie which are slightly weaker. The latest quotations from British Columbia or Puget Sound are as follows:—Valparaiso for orders, 40s nominal; Sydney, 27s 6d to 30s; Melbourne, Adelaide or Port Pirie, 35s to 37s 6d; United Kingdom, calling at Cork for orders, 57s 6d; Shanghai, 45s; and Yokohama, 40s 6d, nominal.

Grain freights from San Francisco to the U. K. are nominal and may be quoted at 21s; Portland 31s 6d, nominal; Tacoma, 28s 6d, nominal. The market is steady.

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 COMMERCIAL JOURNAL'S

SHIPPING LIST.

VESSELS ON THE WAY TO BRITISH COLUMBIA PORTS

FLAG.	NAME.	TNS	MASTER.	SAILED.	FROM.	FOR.	CONSIGNEES OR AGENTS.	DAYS OUT.
Br bark	Chill	678	McKenzie	May 27	E. London	Victoria	Turner, Beeton & Co.	121
Chil. bark	Eritrea	1069	Serra		P. Lebu	Moodyville	R. P. Rithet & Co., Ltd.	
Br bark	River Ganges	612	Rudge	July 27	F. Rio de Janeiro	Victoria	Findlay, Durham & Brodie	62
Br bark	The Frederick	812	Simnson	May 12	C. Santos	Victoria	Robert Ward & Co., Ltd.	
Br bark	Assel	735	Gilmour	Aug. 19	S. London	Victoria	R. P. Rithet & Co., Ltd.	39
Br bark	Sabrina	717	Organ	July 7	N. London	Vancouver	Bell-Irving & Paterson	82
Br bark	Glengarry	802	Davidson	July 25	M. Talcahuano	New Westminster	Bell-Irving & Paterson	61
Br bark	Thermopyhe	918	Winchester		O. Hong Kong	Victoria	Victoria Rice Mills	
Br bark	Mary Low	813	Robertson		L. Liverpool	Victoria	R. P. Rithet & Co., Ltd.	
Br ship	Kinkora	1729	Lawrence		L. Liverpool	Victoria & Vancouver	Robert Ward & Co., Ltd.	
Br ship	Merayshire	1428	Swinton		Q. Java	Vancouver		
Br bark	Bankburn	1332	Davies	July 19	R. Taltal	Royal Roads		70
Am bark	Colorado	1036	Gibson		H. Port Harford	Vancouver	C. Gardiner Johnson & Co.	
Am bark	Highland Light	1265	Herriman	Aug. 31	H. Port Harford	Vancouver	C. Gardiner Johnson & Co.	27
Br bark	Grasmere	1246	Carter	Aug. 5	C. Coquimbo	Royal Roads		53
Br bark	Empress of India	3043	Marshall	Sept. 10	K. Hong Kong	Vancouver	C. P. S. S. Co.	17
Haw bark	R. P. Rithet	1019	Morrison	Aug. 10	P. Pisagua	Victoria	R. P. Rithet & Co., Ltd.	48
Br ship	Dynomene	1969	Williams	July 21	A. Rio Janeiro	Vancouver		65
Br schr	Americana (new)	1250			T. Liverpool	Victoria & Vancouver	Turner, Beeton & Co. & Baker Bros. & Co.	
Am ship	Topgallant	1229	Jackson	Aug. 17	H. Honolulu	Nanaimo		41
Br ss	Loo Sok	1070	Benson	Sept. 7	B. Hong Kong	Victoria	N. P. S. S. Co.	20
Nor bark	Benj. Bangs	1118	Hjouness	Sept. 3	D. San Diego	Vancouver		24
Br ss	Empress of Japan	3043	Lec		G. Hong Kong	Vancouver	C. P. S. S. Co.	
Br bark	Lebu	726	Thorburn		H. Rio Janeiro	Royal Roads		
Br str	Saludo	1405	Crouck	Sept. 13	N. Newport, Eng.	Victoria		14
Br ss	Tacoma (ex Batavia)	1662	Hill		I. Hong Kong	Victoria	N. P. S. S. Co.	
Br ss	Zambesi	1560	Edwards		J. Hong Kong	Victoria	N. P. S. S. Co.	

1 To load lumber for Valparaiso on owners' account. S—Aug. 21 passed Beechy Head. T—To sail about October 15. Going into the Pacific coast trade. E—Passed Deal May 29, spoken July 2, lat. 3 N., long. 21 W., chartered for salmon to London. F—Spoken July 23 lat. 29 S., long. 48 W. Chartered for salmon to London at 37s 6d. To arrive in November. B—Sailed from Yokohama Sept. 18. R—To load lumber at Port Blakely. I—Via Yokohama. C—Via Talcahuano. Salmon to London at 35s, Sept-Oct. loading. N—July 9 passed Dover. Cargo of raw material for Canada Paint Company. M—Chartered for salmon to the U. K., Sept-Oct. loading. J—Via Yokohama O—Cargo of rice paddy, to sail about Oct. 1. L—To sail about the end of October. Q—To sail in September with 2,000 tons raw sugar. H—Cargo of bituminous rock. K—Via Yokohama Sept. 19. A—To load lumber. D—To load lumber. G—To sail Oct. 3, via Yokohama Oct. 17.

SHIPPING INTELLIGENCE.

The Empress of India is due from Yokohama Oct. 1.

The British ship Persian Empire, 1,532 tons, Capt. Hay, from Callao, arrived in Royal Roads Sept. 23 for orders.

The British ship Andreta was towed from Royal Roads Sept. 23 to Tacoma, to load wheat for the United Kingdom.

The British bark Bankburn, on the way from Taltal to Royal Roads, has been chartered to load lumber at Port Blakely.

BANK OF ENGLAND FIGURES.

A report published by the Bank of England shows that on January 2nd last the amount of dividends "due and not demanded" was over £1,700,000. The number of stockholders is now nearly 250,000, and during the discussions on Mr. Goschen's great conversion scheme it was stated that unclaimed funds were credited to some 10,900 accounts, which included more than 40 holdings of over £50,000 each. The unclaimed holdings of one individual alone in consols and reduced threes amounted to no less than

£950,000. The unclaimed redemption money reached the total of £39,000,000. Every ten years non claimed dividends are transferred to the commissioners for the reduction of the national debt until claimants appear. Unclaimed dividends are often forgotten by the people entitled to them. Some years ago, a lady died at Marseilles at the age of 98, who, though entitled to over £260,000 of the funds, and to £100,000 of accumulated dividends, was constantly in the habit of borrowing money. It is not customary to pay fractions of a penny on Government stocks, and in 1882 the amount of these fractions remaining in the treasury was over £750,000.

The receipts of duties at the San Francisco Custom House since January 1 were \$5,793,029.01.

The C. P. R. traffic receipts for the week ending Sept. 21, were \$426,000. For the same week last year they were \$414,000.

Two hundred dollars worth of hardware, guns, ammunition and pocket knives were stolen from Godfrey & Co.'s store, Vancouver, Sunday night, by burglars. They gained an entrance through the back door.

The Canadian paper makers have been in session at Montreal for several days, and have decided to advance the price of paper all along the line. This is owing to the prohibition of the importation of foreign rags.

Monday, Sept. 10, was the tenth anniversary of the organization of the San Francisco Stock and Bond Exchange. During the ten years the board has lost but one member by death. The board has a membership of twenty five, and its transactions amount annually to \$10,000,000.

The harvest in the Similkameen valley is safely housed. The hay crop is good and stacked in good condition. There is not much grain threshed yet, but grain of all kinds will yield abundantly. There is a larger area under vegetables this year than usual, and they also are an excellent crop and of good quality. The fruit crop is bountiful. Mr. Cawston's is the only old orchard in the valley and it bears a heavy load every year. Quite a number of the young orchards are beginning to bear, amongst those being Coulthard's, Daley's, Barcello's and McCurdy's.—Vernon News.



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