

FIRE RECORD.

ONTARIO.—St. Thomas, 5th August.—Vacant house of Thos. Keegan, burned; loss, \$600, partly insured.—London, 5th.—Cousens' frame pump factory and outbuildings adjoining burned down; loss, \$2,000, insurance slight.—Ayr, 5th.—David Goldie's large barn struck by lightning to-day and consumed with grain, implements, three cows and some lumber, loss, \$5,000 to \$6,000, insurance partial.—Milton, 5th.—George Easterbrook's frame barn struck by lightning this p.m. and burned with 300 bushels wheat, 30 tons hay, besides peas and barley, loss, \$1,700 at least; and this was the only building on the place uninsured.—Stratford, Aug. 5.—Fires caused by lightning to-day, near here are:—John McCallum, near Little Lakes, barn and crops; John Carnie, Downie, barn, with this season's crops, insured in Perth Mutual for \$1,200; barn of John Quinlan, South Easthope, with six acres of hay, oats and barley, insured in South Easthope Mutual; Henry Trachsell, Shakespeare, barn and contents; George Zinn, North Easthope, barn and contents; Benjamin Rhode, South Easthope, barn and greater part of season's crops.—Hamilton, 8th.—W. Warnock's vacant frame cottage damaged \$200; insured.—St. Marys, 6th.—P. Walsh's barn, in Downie, took fire from steam-thresher and is burned with grain contents.—Manitowaning, Manitoulin Island, 6th.—Butchart's blacksmith shop, Winkler's tin shop, Reynolds' shoe store and the post office all destroyed, probable losses are, W. Butchart, shop and contents, \$300; P. O. building, Mrs. Parkinson, \$700; C. J. Winklers's shop, \$300; Jno. Reynolds' store, \$400. No insurance on anything.

OTHER PROVINCES.—Fitch Bay, Que., July 30.—Lyman Rexford's barn, with six tons hay &c., struck by lightning and burned.—Beloeil, 3rd Aug.—A building beside the R. C. Church took fire and the church itself was threatened. Damage done \$1,500.—Berthier, 5th.—C. Lavique and Gaboury lost their outbuildings by fire, loss, between \$3,000 and \$4,000.—Calgary, Aug. 6.—Laferty & Smith's premises on Atlantic avenue, destroyed by fire. Loss, \$2,000.—Montreal, 9th.—A serious fire began in Montreal Warehousing Co.'s large stores this a.m. The stores contained 310,000 bushels of wheat, peas, oats and barley. Loss estimated at from \$75,000 to \$100,000. Insurance is mostly by blanket policy. The building and machinery are insured for \$32,500, carried by the following companies:—Royal, \$8,200; North British, \$5,500; Liverpool and London, \$4,500; Citizens, \$1,600; London, \$4,450; Royal Canadian, \$3,500; Queen's, \$2,250; Lancashire, \$2,500. How the fire broke out is a mystery; whether by friction of machinery or spontaneous combustion cannot be told.—Levis, 6th.—House of M. Ouillette, tailor, destroyed; those of P. Clonther and I. McCleary, damaged.—St. Scholastique, Que., 5th.—During a storm to-day, Black & Locke's tannery was struck by lightning, the flames were put out and not much damage is done.

WHY HE ADMIRER AN EXPERT.

"It is a delightful thing to watch the work of an accomplished expert," said a young lawyer. "Do you see this bright new \$5 bill? Well, I've had to earn it twice over. A client for whom I had nearly talked myself to death in order to stave off a suit, paid me, together with several other bills, a greenback 'five,' with two inches of the upper right hand corner torn off. I didn't notice the lack of the corner until after the client had gone. Well, I offered that bill to be changed in payment for my supper last night. 'It won't go; can't get rid of it,' said the cafe clerk as he handed it back to me. 'It may be good enough, but people are afraid of torn money with the pieces missing.' Then I tried to pay it out at the purser's desk on a river steamer this morning. 'N. G.,' said the purser. 'You'll have to give round money, or else square cash with four corners on it; three won't do.' Then I took it to a savings bank teller—one of those shoddy chaps with glasses on their nose—who might wear a telescope and microscope combined, and then not be able to see anything well enough to know it. 'It won't pass,' said the owner of the eyeglasses. 'May be good enough for aught I know, but I guess they'll charge you something to redeem it. Traders' National Bank

is the United States depository. Better take it there. Maybe they'll give you a whole bill for it; but if they do they'll deduct something for the risk.' I was beginning to get mad. But I acted on the suggestion, and went to the depository. 'Is that bill just as good as if it had four corners?' said I to the paying teller, handing him the greenback that everybody had said wasn't good. 'Here's one that is,' responded the teller with a smile, just as quickly as he could reach this brand-new bill and substitute the other for it. A glance had told him it wasn't counterfeit; a glimpse had indicated that there was corner enough on it, if it wasn't passable among greenhorns, and a swift survey of my anxious countenance had told him of the time I was having with the mutilated money. You couldn't say 'Jack Robinson' before he had taken in the whole situation and politely helped me out of my corner, or lack of corner. That's why I say it's delightful to watch the work of an expert. —Pittsburg Dispatch.

THE BANK EXAMINATION.

Bank examiner and bank president looking up at bank from sidewalk.

President—Yes, that's the bank vault in there. Two millions in that.

Examiner—Two millions? Wait a minute. (Puts it down on the proper blank.) Go on.

President—You can just get a glimpse of a canvas bag behind the paying teller. There's \$60,000 in that.

Examiner—Yes, yes, go on.

President—And in that japanned box by the assistant cashier are \$200,000 in silver certificates.

Examiner—Go on; I've got it down.

President—Well, locked up in two or three more boxes, which you can't see, are a'teen hundred thousand securities of various kinds. And—that's all.

Examiner—Excellent, sir, excellent. Your bank makes a splendid showing. Everything counted and found exactly right.

President—Here's your fee. Won't you come in and have a cigar?

Examiner—No, thanks; I want to examine twenty-three more banks this afternoon. Good day.—Cleveland Sun.

HOPS.

Cable reports modify late estimates of the probable yield of the English crop and show deterioration of quality consequent upon severe drouth in most sections. Advices from Germany state that rain is badly needed there also, these reports have kept the market in New York from stagnation. In view of last year's experiences, dealers seem disposed to take crop estimates with a grain of salt. The latest estimates by cable give the probable yield in England but about one-half what was harvested last year, and are 200,000 cwt. short of the consumption. A bundle of samples of early variety new crop 1887 Bavarians was received in New York last Monday, the general condition of which would serve to create skepticism as to the German crop being in a backward condition. Letters from the interior of New York State were received in considerable numbers Monday and Tuesday, estimating that the crop will be at least one half of that of 1885, and that the favorable prospects are bringing to the surface quite a good many hops of that year's growth. German hops are still coming this way, despite the reports of the failure of that class of goods to withstand the late hot weather. Exports this week include 65 bales German hops returned.

There were sales for export of 50 bales, 1887, States, and 50 bales, 1887, Canadians, at 25c., and it is hoped that these transactions are but the entering wedge for a good shipping trade later on. Some exceptionally fine 1886 Pacifics were sold to brewers at 20 to 21c., in small lots; and on the other hand, common quality Germans went at as low as 12c. Common 1885 States sold at 4½ to 5c. the past few days.—N. Y. Bulletin.

—Says the Belleville *Intelligencer*, of Monday last:—"The prospect at present is that without rain, at once, the hop crop will be almost a complete failure in the Prince Edward district. The hops are not yet out of the burr and the burr is falling for want of rain."

—A meeting of shareholders of the St. Thomas Loan Company was held in the offices of the company, on the 4th inst., when directors and officers were elected as under:—J. H. Wilson, president; W. E. Idsardi, first vice; R. McKay, second vice. Directors—Geo. Scott, D. McLaws, J. G. Upper, D. E. McKinney, W. A. Martan, C. E. Duncombe, Thos. Hepburn, Yarmouth, James S. Brierley, Robert Potts, F. P. McDonald, John E. Nolan, Alex. Douglas, Yarmouth, P. A. Lyons, David Gray, D. McPhail, Iona. A. E. Wallace, manager. The meeting then adjourned for one week. The *Times* says over \$70,000 of the capital stock has already been subscribed.

—A farmer of St. Irene, county of Charlevoix, Que., has discovered on one of the mountains of the locality a large number of garnets, some of which he has brought to Quebec. They have been pronounced valuable.

STOCKS IN MONTREAL.

MONTREAL, Aug. 10th, 1887.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average. 1886.
Montreal	231	229½	131	231	230½	217½
Ontario	122	120½	120	121	120½	121
Peoples	114	111½	117	115	111½	102½
Molson	145	135	145	145	135	149
Toronto	210	205	35	209½	205	204½
Jac. Cartier			5		75	
Merchants	131½	130½	93	131½	130½	126½
Commerce	121	120	122	121	120	124
Union	94	90	25	94	90	100
Montreal Tel.	97	94½	250	97	96½	130½
Rich. & Ont	59	56	1695	59	58½	78½
City Passenger	235	227½			227½	179½
Gas	219	215½	375	218	216½	212½
C. Pacific R. R.	56½	55½	900	56½	56	67½
N. W. Land	56	50		55		68

Commercial.

MONTREAL MARKETS.

MONTREAL, 9th Aug., 1887.

ASHES.—The situation is about as last reported, or perhaps values are a shade weaker at \$3.70 to \$3.75 for first quality; we do not hear of any transactions in either second pots or in pearls. The business doing is of very small extent; makers are not disposed to forward stock at prices ruling, and dealers have little inducement to handle ashes in the present state of the market. The business doing is nearly altogether confined to one dealer whose transactions are generally of a speculative character.

BOOTS, SHOES AND LEATHER.—The boot and shoe factories here are finding steady employment, and orders are still coming in in fair volume. For leather there is rather a better request, trade is not active at all, but there are good prospects of an improved demand in the near future. Stocks in all lines are pretty full, and the situation rather favors buyers, though prices are fairly steady. We quote:—Spanish sole, B. A. No. 1, 24 to 25c.; do., No. 2, B. A., 20 to 22c.; No. 1 Ordinary Spanish 21 to 23c.; No. 2 do., 19 to 21c.; No. 1 China, 21c. to 00; No. 2, 19c. to 00; Hemlock Slaughter, No. 1, 25 to 27c.; oak sole, 42 to 47c.; Waxed Upper, light and medium, 33 to 37c.; ditto, heavy 32 to 35c.; Grained 34 to 37c.; Scotch grained 36 to 42c.; Splits large 20 to 26c.; do. small 16 to 20c.; Calf-splits, 32 to 33c.; Calfskins, (35 to 46 lbs.), 70 to 80c.; Imitation French Calf skins 80 to 85c.; Russet Sheepskins Linings, 30 to 40c.; Harness 24 to 33c.; Buffed Cow, 13 to 15c.; Pebbled Cow, 11 to 15c.; Rough 23 to 26c.; Russet and Bridle, 54 to 55c.

DRUGS AND CHEMICALS.—Heavy chemicals have been moving rather more freely, and in drugs a fair jobbing distribution continues to be reported. Bleaching powder is cabled higher at £8; there is some scarcity of cream tartar, but price remains about as before as yet, other lines show no change. We quote:—Sal Soda 85 to 90c.; Bi-Carb Soda \$2.30 to \$2.40; Soda Ash, per 100 lbs., \$1.65 to \$1.75; Bichromate of Potash, per 100 lbs., \$8 to \$10.00; Borax, refined, 10c.; Cream Tartar crystals, 32 to 33c.; do. ground, 35 to 36c.; Tartaric Acid crystal 55 to 60c.; do. powder, 60 to 65c.; Citric Acid, 80 to 85c.; Caustic Soda, white, \$2.40 to \$2.60; Sugar of Lead, 9 to 11c.; Bleaching Powder, \$2.50; Alum, \$1.60 to \$1.65; Copperas,