

was to be executed and delivered on the following day. On the night of the same day the property was destroyed by fire. The policy was delivered on the morning of the 21st, and received according to agreement, neither of the parties knowing that the property insured had on the previous night been destroyed by fire. In this case it was held that the company was liable for the loss.

The learned judges quoted other decisions of a similar kind in support of their finding. In cases in which no policy had been delivered, or premium paid, the companies were found to be liable.

#### TORONTO TRADE FIGURES.

There is but little difference between the figures of import and export at Toronto during January and those of the same month of 1891. The aggregate last month was \$2,030,876, consisting of \$421,068 exported and \$1,609,808 imported. In January, 1891, the figures were, exports \$261,434; imports, \$1,623,558; total, \$1,884,992. Imports of dry goods were larger, of metals smaller. We append our customary list of principal articles:

IMPORTS.		Jan., '92.	Jan., '91
Cotton goods.....	\$232,426	\$220,621	
Fancy goods.....	82,272	58,700	
Hats and bonnets .....	32,753	35,286	
Silk goods .....	96,317	84,859	
Woolen goods .....	269,124	224,037	
Total dry goods.....	\$712,892	\$623,503	
Brass and manufactures..	5,591	8,625	
Copper .....	3,281	2,042	
Iron and steel goods .....	88,640	97,293	
Lead and manufactures ..	4,488	3,919	
Metal comp. &c., .....	10,782	12,432	
Total metals .....	\$112,782	\$124,311	
Books and pamphlets ....	31,250	36,717	
Coal, soft .....	39,453	23,738	
" hard .....	27,891	54,523	
Drugs and medicines ....	16,114	12,998	
Earthen and chinaware ..	13,028	11,450	
Fruit, green and dried....	18,533	31,094	
Glass and glassware.....	10,492	20,941	
Hops.....	11,721	8,664	
Jewellery and watches....	11,295	18,067	
Leather goods.....	13,211	7,620	
Musical instruments ....	8,778	12,346	
Paper goods .....	35,273	39,416	
Spirits and wines .....	4,469	6,687	
Wood goods .....	8,975	13,597	

The exports last month were mainly barley, butter, dead meats, fruit, leather, and manufactures.

EXPORTS.—CANADIAN PRODUCE.		Jan., 1892.	Jan., 1891.
Produce of			
The Fisheries .....	\$ 38		
" Forest.....	6,366	5,625	
" Field.....	248,729	145,920	
Animals, &c.....	105,024	55,241	
Manufactures .....	60,911	22,851	
Miscellaneous .....		162	
Total exports .....	\$ 421,068	\$ 229,799	

#### MATTERS IN MANITOBA.

At the annual meeting of the Winnipeg Board of Trade, a body whose membership is steadily growing, the address of the president, Mr. Stephen Nairn, dealt with a number of topics of moment to the city and province. Dealing first with immigration, he tells us that the stream of new comers is on the increase, and the removal from Dakota to Edmonton and Prince Albert of a number of dissatisfied Canadian settlers has proved a good thing for them as well as for the province,

which has now a vigorous immigration policy, having an agency in Great Britain, as well as a staff in Ontario. We find in this address what may be regarded as settled figures of the grain yield of Manitoba last harvest. The actual acreage under crop was 916,600 acres in wheat, from which was taken 23,190,000 bushels of that grain; 305,600 acres, yielding 14 million bushels oats, and 89,800 acres in barley, yielding 3,200,000 bushels; a total of 1,312,000 acres in these three cereals, and a total yield of 40,300,000 bushels in all. The average product of wheat was thus 25.31 bushels per acre; of oats, about 48 bushels, and of barley, 35.63 bushels per acre. Such wonderful yields to the husbandman are enough to justify the title of the farmer's El Dorado.

In connection with agriculture, Mr. Nairn makes some eminently sensible suggestions. He warns Manitobans, that many of them are working more land than they can cultivate properly; and he instances the last season, where much loss was sustained because the grain could not be all harvested in proper time for want of men or machines to handle it. It is satisfactory to learn that "the tendency is now towards working less land with better cultivation, which in the end will yield much better results than a large acreage poorly tilled." Drainage is mentioned, also, by the president as a matter of immediate importance to the province, and several paragraphs in the report of the Council of the Board refer to it. At present the drainage improvements are left to the municipalities, between whom there is no agreement, often not a community of interest. The question is a vital one to holders of low-lying lands, and Mr. Nairn contends that the Provincial Government should inaugurate and control a proper system of drainage throughout. A resolution was passed by the council desiring the Government to undertake a topographical survey of the province, upon which to found at an early date a comprehensive system of drainage. The costly evil of noxious weeds is increasing, we are told, in Manitoba, and "closely allied with this is the danger to grain from smut." There is complaint that the Act which prescribes the cutting of these weeds is not enforced, and Government inspectors are called for.

Increased railway facilities are among the matters referred to with evident satisfaction, and cheaper coal for Winnipeg next summer is expected as one result of the extension of the C. P. R. to the Souris coal fields. A paragraph regrets the non-completion of connection between the Northern Pacific and the Canadian Pacific. Regarding the export of Manitoba grain to Britain, a growing trade, while railway cars are scarce in the far west, the suggestion is made of a sorting and accumulating elevator at Winnipeg, where car lots could be gathered, graded, and made ready for re-shipment in round lots for export.

"I fully agree with my predecessor's remarks a year ago," says Mr. Nairn, "that great injustice is done to merchants and manufacturers in levying taxes on stocks when other branches of trade and professions are not taxed because no provision is made in the law to reach them." Then, again, the undue advantage given to certain branches of business by the lien law is cited. Manufacturing establishments are growing in number and extent in the province. Two barbed-wire factories already exist, and a twine factory is in process of erection. Among the other subjects touched upon is that of improving the navigation of the Red River. "Now that the Dominion Cabinet has been reconstructed,"

shrewdly says the president, "an effort should be made to get some work done [by it] during the coming summer." In conclusion he congratulates the Board upon the general prosperity of the country and the brightness of the outlook, and wisely remarks that "in this new country business engrosses all our time, day and night, and no leisure is left for social intercourse." Therefore we break in on this by an annual dinner, "a happy departure which it is hoped will be kept up."

#### SOUTH AFRICAN EXHIBITION.

There is to be a South African Exhibition this year, beginning in September and to remain open three months. The place chosen is Kimberley, widely known as the centre of the diamond industry, and it is easily reached by rail from the seaports and principal towns of the Cape Colony. That colony, by the way, has over 8,000 miles of public railway, besides some 200 miles of private railways and tramways in Capetown, Port Elizabeth and Kimberley. The progress of this British colony and the importance of its commerce is seen when we remember that it took of British manufactures in the year 1891 a third more than Canada bought from the Old Country. Her principal imports are clothing, metals and machinery, leather goods, hardware, woollens, medicines, furniture, grain, meat, coal, paper and books, cottons, dyestuffs, spirits; and her import trade has grown from £2,427,000 in 1886 to £6,290,000 in 1890. The exports consist for the most part of diamonds, wool, hides, copper ore, ostrich feathers, angora hair, &c.

The different departments of the exhibition are to consist of raw materials (vegetable, animal, mineral), manufactures, mining and machinery, fine arts, natural history and science. In the machinery section the list of machines is long—for the dairy, for fruit preserving, wine making, tilling land, reaping, threshing, and grinding grain; wood, wool, coffee and sugar machinery. There seems a good chance here for Canadian manufacturers. The manager of the exhibition, Mr. Lewis Atkinson, is desirous to see Canada well represented, and has appointed a Canadian agent in the person of Mr. Murdoch, who tells us that special arrangements will be made with exhibitors by all the great steamship companies plying from Britain to the Cape. It is desired that exhibits leave Canada not later than July. For sight-seers, too, the chance will be a great one; doubtless cheap fares will prevail.

#### INDUSTRIAL ITEMS.

An offer has been made by R. E. Menzie & Co. to the Point Edward Council that, if that municipality bonuses the company to the extent of \$5,000, it will build and operate salt works in the village, employing 35 people. They agree to have the works running within a year.

Put old rubber rings into weak ammonia water and they will recover their elasticity. This is quite an item where much fruit canning is done.—Helper.

The *Railroad Gazette* says: "From the returns of locomotive building by the private shops—that is, all other than railroad shops—that we have up to this date, the output is less than it was last year. We can compare the product of but thirteen works in the two years, but these include all of the large works. These show 2,123 engines built in 1891, against 2,240 in 1890, a falling off of a little less than 2 per cent.