

Ont., dated Sunday, July 7th: "About 1 o'clock this morning a fire was discovered in Furlong's harness shop, which soon spread to adjacent buildings, resulting in the destruction of Hunt's hotel, Tweed's hotel, Calligan's tin shop, White's drug store, Broderick's liquor store, the Massey-Harris agency, Mrs. Stone's store and dwelling, Cooper's store and the post office, Nixon's store and dwelling, skating rink, Little's blacksmith shop, Robinson's jewellery store, Haney's residence and a vacant store. Several other buildings badly scorched. No lives lost. The losses will aggregate about \$40,000; insurance carried for about half this amount. Cause of fire unknown. The town has no fire protection of any description, and but for the untiring efforts of citizens with buckets many more buildings would have been burned."

INSTITUTE OF ACTUARIES.

The result of the latest examinations of the Institute of Actuaries has been made known. It will be remembered that besides the London examinations there was an examination for Canada, held by Mr. Ramsay, F.I.A., of the Canada Life, and Mr. McCabe, F.I.A., of the North American Life. Not a very large proportion of those who applied in Great Britain were successful in passing the examinations. But all who wrote in Toronto have been successful. Those in Part I. were J. M. Emery, Philadelphia; A. Dyke Griffin, Woodstock; Milton Haight, Strathroy, and in Part II. Thos. Bradshaw, assistant actuary, North American Life Assurance Company. The last named is now entitled to the degree of A.I.A. The same examination papers were used everywhere. They were sent out from England under seal, which remained unbroken until opened in the presence of the candidates. After the completion of the papers they were sealed up in the presence of the competitors, and thereupon forwarded to England for final examination.

GOLD IN THE CANMORE MOUNTAINS.

In correction of a statement made in May last as to the thickness of quartz veins in the gold mines being operated by Mr. McCardell in the Canmore mountains, a correspondent of the *Calgary Tribune* writes at the close of June as under. He has visited the mines and gone to a height of 500 feet above the valley level, and finds the thicknesses of such veins are 14 feet, 5 feet, $4\frac{1}{2}$ feet and 12 feet, equal in the aggregate to $35\frac{1}{2}$ feet of quartz. A sample of the quartz taken out, at a distance of only about five feet, was submitted to Mr. J. F. Latimer, assayer, of Toronto, whose certificate show results of \$18 to \$26 to the ton of fine quality gold. The miners have so far gone to a depth of only 26 feet. "The lode or vein is clearly traceable for at least five miles." "As the White Man's Pass Creek flows by these mines in good quantity throughout the year, there is every facility for crushing the ore by stamp mills, it being of a free-milling quality."

INSURANCE A DUTY.

Some interesting facts may be gleaned by anyone who takes the pains to look over the monthly list of policies paid by the great life assurance companies. And some valuable lessons may be learned by observing the results to others of timely investment in some protection for dependent ones. Take the bulletin for May, of the New York Life for example. That company paid in the one month of last May, 242 policies amounting to \$791,000, on the lives of 216 policy-holders. These policies ranged in amount from \$300 to \$20,000, and a dozen of them, amounting to some \$41,000, were upon the lives of men who had insured less than one year before death. One of these was a machinist, in Aberdeen, N.C., aged 26. He insured for \$1,000 in September, 1894, and he died in March last. William P. Baldwin, an ice dealer, of Hoosick Falls, N.Y., aged 43, was insured for \$1,000 issued March 19th, 1894, and died eleven months later. Emile D. Nores, a clerk, of New Orleans, La., aged 46, was insured for \$5,000 and Premium-Return (\$115.25), issued April 4th, 1894, and died March 17th, 1895, eleven months and twelve days after. William Forster, a plumber, of New York City, N.Y., aged 48, was insured for \$10,000, issued November 8th, 1894, and died April 5th, 1895, four months and twenty-eight days after. Even farmers die, and farmers insure. William F. Henry, jr., a farmer, of Lancaster, Ky., aged 30, was insured on June 18th, 1894, and died less than ten months afterward. His heirs got \$3,000 from the company. And so the list goes on, planters, quarrymen, lawyers, ministers, blacksmiths, grocers, book-keepers, death came to each and found them with a policy, large or small, to leave to their families a very sensible piece of forethought that should find many imitators.

—The corporation of Lennoxville, Quebec, which village has suffered from fire, has purchased a new chemical engine, which after a test has been approved by authorities from other places. It is claimed that the engine, which is one of the new "Lindgren" style, has several points of superiority, one being that it can be recharged while working on a fire without interruption, thus maintaining a constant stream with a single cylinder machine.

FOR GROCERS AND PROVISION DEALERS.

The sockeye salmon season opened in British Columbia July 1st.

A new grocery has been opened by Mr. Thomas Rippey in Carleton, N.B.

The town of Woodstock will spend \$9,000 in erecting a market building.

Eastern Cape Breton is suffering for rain. The hay crop will be the lightest in years.

A cold storage warehouse in Toronto would be of wonderful value to the provision market of this city.

Dunlap & Co., Moncton, N.B., are finishing their wharf, and expect soon a cargo of 300 casks of molasses from Barbadoes.

Certain members of the Woodstock cheese board have been accused of selling cheese off the market on market days. Trouble is looked for.

'Last week's shipments of cheese from Montreal amounted to 66,508 boxes; shipments to date, 1895, were 395,508; same period, 1894, 477,115 boxes.

In Manitoba there is every prospect of a hot July, and if this be so, the harvest will be both early and heavy, and the danger of damage by frost be reduced to a minimum.

There is a rumor in Dundas that the Macdonald Tobacco Company, of Montreal, has purchased the Dundas cotton mill building and proposes to establish a branch tobacco factory there.

Prof. Prince, Dominion Commissioner of Fisheries, will visit the Skeena and other rivers in the northern district of British Columbia, and will then make an investigation of the fisheries on the Pacific coast.

It is more than likely that the crop of California dried fruits, except possibly raisins, will be below the average, which, says the *San Francisco Grocer*, is very lucky, as it will facilitate the sale of the carried over stock and probably assist the quality of the new.

At last there are evidences of life in the butter export trade. Some 1,859 packages were sent from Montreal last week, whereas a year ago during the same week not a single package was sent from this port. Shipments to date are 4,005 packages, or an increase of 2,241 packages over last year's shipments at the same date.

Messrs. Gow, Wilson and Stanton, tea brokers, London, have prepared an interesting report as to the progressive growth in British grown teas. The following figures represent the total quantity of teas grown in British colonies used in countries other than Great Britain: 1890, 13,400,000 lbs.; 1891, 19,100,000 lbs.; 1892, 19,300,000 lbs.; 1893, 27,000,000 lbs.; 1894, 28,400,000 lbs. In 1890 Canada consumed approximately 600,000 lbs. of Indian and 200,000 lbs. of Ceylon teas, while in 1894 the same statistician estimates that this country used 800,000 lbs. of Indian and 1,100,000 lbs. of Ceylon teas.

BOOKS AND STATIONERY.

A National Newsdealers' Convention is to be held in Brooklyn in August.

Emperor Napoleon and Prince of Wales, silver blue, are fashionable tints of stationery for the summer.

Electrical Engineering has been sold to Henry O. Shepard, of Chicago, publisher of the *Inland Printer*, an excellent monthly.

Hitherto gold pens alone have been considered non-corrosive, but it is now stated that pens are made of an aluminoid alloy, which resists corrosive ink.

Peach baskets, berry baskets and butter boxes are made of paper nowadays, and many a thing—salt, which use to come in pretty blue and white bags; oysters, oatmeal, crackers, ice cream, candy, shoes, corsets, dresses—is sent home in a paper box.

The post office in India not only collects and delivers letters, parcels and other articles, but acts to a certain extent as a banker to the general public, sells quinine and salt, pays military pensions, and collects the revenue accruing to the government from land and other sources.

There are odd uses for paper these days. Think of paper dresses! Spruce sawdust, cotton or jute waste and alcohol are put into a machine and come out at the other end shining, delicately-colored, rustling silks, suitable for the most fastidious lady's gown. Of course, this paper silk doesn't wear so well as the real fabric, but think how much cheaper it will be!

It may be, says an American paper, that the hat of the future will be an indestructible paper affair, impervious to fire and water. Any enterprising milliner in Paris can show stylish bonnets and hats made entirely of paper, frame, trimming, ornaments and all. Parasols of paper do not seem to have been thought of yet, but satchels and trunks of paper are common enough.