

reserve, pay taxes, and procure licenses, are justified in asking the State legislatures to protect their interests and those of the public by enacting laws requiring these Lloyds associations, etc., to maintain adequate reserves, and file annual statements." We have lately seen, in the *New York Bulletin*, a story of one of these Lloyds, as under:—

"A reputable business man, being desirous of starting a Lloyds, purchased papers represented to be those of a Lloyds organized at a legal date, for \$5,000, paying \$500 down on account. The Lloyds, it appears, was bogus, having been cooked up recently, and, fortunately, the purchaser so discovered, and was able to prove the fact. He got the vendor into a private room and gave him a few minutes to send out and get the \$500. This the latter did, and the incident was closed." The *Bulletin* then asks the question: How many more bogus Lloyds are in the market?

CAUSES OF FIRES.

In explanation of the page list of fire causes published in our issue of 25th May, we would repeat that only the chief causes were there given. There may be ten, or there may be fifty other causes than those mentioned. The colored illustrations of the *New York Chronicle*, from which our table was taken, gave in most cases twenty, in some cases thirty causes of fires in different risks. Take for example grocery stores, of fires in which twenty causes are mentioned. One-half the fires in grocery shops are supposed to be occasioned by matches, lamp explosions, flues and stoves, while the other half spring from a host of causes of which sixteen are specified in the lists. The *Chronicle* diagram relating to grocery shops alleges the following as causing fires in such premises:

Lamp explosives	18½ per cent.
Matches	17 " "
Defective flues	10½ " "
Stoves	7½ " "
Lamp accidents	6½ " "
Spontaneous combustion	3½ " "
Cigar stubs	3 " "
Candles	2½ " "
Fireworks	2½ " "
Oil explosions	2½ " "
Sparks	2½ " "
Exploding oil stoves	2½ " "
Carelessness	2 " "
Gas explosion	2 " "
Fire crackers	} 12 " "
Gas jets	
Stovepipes	
Gasoline	
Accident	} 5 " "
Igniting oil or grease	
Miscellaneous	5 " "
Total	100 " "

It is not difficult to find preventible causes in this list; in fact the difficulty is rather to find causes that are not preventible. In the diagram for drug stores twenty-five causes of fires are given, besides a number grouped as "miscellaneous." In the case of country and general stores there are eighteen causes specified. But it is impossible for us to give the details of these colored diagrams. The best way for an agent or inspector is to send 30 cents to the *New York Chronicle* and get a copy. These little blue and pink pictures, with their tell-tale figures, not only strike the

eye and reach the mind more quickly than a row of lines of type giving the same information, but they remain longer in the memory.

TORONTO TRADE FIGURES.

The imports and exports at Toronto for May show a falling off as compared with May last year, the aggregate being \$1,520,736, against \$1,877,506 in May, 1898. The difference is in imports, however, for the exports were a trifle larger last month: dutiable goods, \$940,000, were some \$150,000 less; free goods, largely raw materials for manufacture, \$400,000, about the same; coin and bullion, \$62,000, only a fourth of the previous May. The reduced imports are most noticeable in dry goods, metals and manufactures of the same, books and paper, leather and earthenware. We compare certain imports of the two months:—

	May, 1894.	May, 1898.
IMPORTS.		
Cotton goods	\$71,024	\$109,795
Fancy goods	42,969	37,327
Hats and bonnets	22,834	24,611
Silk goods	51,085	53,461
Woolen goods	75,508	120,323
Total dry goods	\$263,415	\$345,517
Brass and mfrs. of	\$4,916	\$ 7,480
Copper	707	6,529
Iron and steel	123,365	159,671
Lead and mfrs. of	7,136	4,910
Metal and comp.	8,784	14,814
Total metals	\$144,908	\$193,304
Books and pamphlets	\$23,303	\$30,318
Coal, soft	6,795	23,727
" hard	120,218	109,022
Drugs and medicines	17,005	18,551
Earthenware, etc.	21,526	30,143
Fruits	20,275	13,789
Glass and glassware	30,480	24,706
Jewellery and watches	18,511	12,620
Leather and mfrs.	16,431	27,444
Musical instruments	10,363	10,316
Paints and colors	10,124	9,023
Paper and mfrs of	33,949	45,430
Spirits and wines	6,510	10,931
Wood goods	19,153	18,047

The largest item among exports is meats, namely, bacon and hams, beef and pork, 898,000 pounds, valued at \$79,868, which is much larger than in the previous May. Horses are also a large item, 123 in number, of the value of \$15,213. Lumber is a small item; grain about the same, while fruit is less. Among manufactures, leather is the most considerable article, followed by wood goods and liquors. We subjoin a table showing a comparison of Canadian wares exported:

	May, 1894.	May, 1898.
EXPORTS, CANADIAN PRODUCE.		
Produce of		
The Mine	\$ 90	\$ 1,021
" Fisheries		103
" Forest	14,427	48,232
" Field	36,355	34,046
Animals, etc	92,221	87,402
Manufactures	81,767	119,674
Miscellaneous	107
Total	\$224,967	\$290,488

FOR GROCERS AND PROVISION DEALERS.

Cable advices from China report the tea markets holding quite steady. Some 600 cheese boxes have been shipped from Napanee for Prince Edward factories. The Canadian Pacific Salt Company will soon commence to sink a third well at Windsor.

The entire plant of the Buffalo Fish Company, including fisheries at Kingsville and Wheatley, has, we are told, been purchased by the Detroit Fish Packing Company.

The butchers, cattle dealers and prominent farmers of London and vicinity are considering the feasibility of establishing a periodical live cattle market or fair in the city of London.

A government experimental dairy station is to be established in Moose Jaw, N.W.T.

The feasibility of shipping live lobsters from Prince Edward Island to Boston is being considered. Although considerable quantities of live lobsters are shipped from Nova Scotia to this market, none, we believe, have as yet been sent from Prince Edward Island.

The schooner "Annie G. O'Leary" arrived in St. John recently from Porto Rico with molasses for Messrs. Baird & Peters. This is said to be the first full cargo received there direct from Porto Rico for some years.

It is reported that Webster Bros., of Oil Springs, hope soon to commence work on their salt block. If such is the case the Mooretown Salt Company would be greatly benefited, says the *Chronicle*, as they are unable to supply the large orders they are constantly receiving, and to meet these they have to buy from other wells.

The new creamery at Sherbrooke, Que., is in full operation, and although only opened a week ago it averages over 400 pounds of butter daily. It is expected that next year, when separators have been placed along the lines of the G. T. R., C. P. R., Q. C. R., the output of this factory will be among the largest in Canada.

The first shipment of Australian frozen beef ever received in the Austrian market recently arrived in good condition. The shipment took somewhat over one month to reach its destination. It was shipped via London, where it was repacked and sent in bagging by water to Hamburg and thence by rail to Vienna. The consignment which arrived was sold at about 12½ cents per pound. "If Australian meat can be sold there for a profit," asks the *Railway Review*, "why should not Americans be still more able to open there a market for their product?"

The close season for oysters begins on Friday of the present week and will last until September 15th. During that time, and contrary to the custom of other years, the inspectors will enforce the regulations and prohibit the sale of oysters as contrary to the law. Those interested in the industry petitioned the department at Ottawa for some relief from the regulations. Their efforts, however, were of little avail, although some relaxation is to be made in the case of sales to invalids.

Teacher—"Of what is the ocean composed?" Boy—"Of salt water." "Why is the water of the ocean salt?" "Because so many salt codfish swim about in it, I suppose."—*Texas Siftings*.

A trade sale of molasses ex schooner "Herbert Rice" from Barbados, held in St. John, N.B., on Tuesday, was largely attended. The bulk brought 24½ cents, and a few small lots 24½ and 25 cents.

Some little time ago a Toronto house, Eby, Blain & Co., imported from Patras a shipment of Panariti currants. These currants are of a very high standard of excellence, and some merchants were inclined to doubt the success of the venture because of their somewhat high range of values. The first shipment was, however, sold within a week's time, and a sec-