

"Care, order and cleanliness, when combined with an efficient supply of fire pails and casks of salted water, have proved a greater safeguard against fire than all other known appliances. As an evidence of this fact the official returns furnished by the New York Fire Commissioners for six consecutive years demonstrated that out of 13,255 fires, 8,453 were extinguished by pails of water, an average of 64 per cent. of the whole number."

There would appear to be an epidemic of incendiarism going the rounds in Ontario last week; some firebug's doings in Bowmanville were recorded, and since then two attempts, luckily unsuccessful, have been made to destroy the business portion of the town of Kingsville. A liberal reward is being offered for the arrest and conviction of the criminals.

FOR GROCERS AND PROVISION DEALERS.

The Toronto Retail Grocers' Association held a special meeting this week at which the question of amalgamation with the Retail Merchants' Association was discussed at length. It was finally left over for decision by the new executive. The following officers were elected by acclamation: President, Benjamin Panter; vice-president, W. J. Sykes; secretary, D. O. McKinnon; treasurer, A. Ball. The annual smoking concert will take place on January 13, and the usual "At Home" during the first week of February.

The convention of Canadian Beekeepers was held at Niagara Falls during several days of last week. Many interesting papers were read, and the members had a very enjoyable time. Mr. W. Couse, of Streetsville, was appointed secretary, and Mr. M. Emigh, of Holbrook, treasurer.

The latest report of W. Weddel & Co., London, stated that Canadian butter was quoted in Manchester at 110s. to 112s. for choicest, and in London at 102s. to 104s. For Canadian cheese, there was more demand on the spot, and a firmer tone was visible though no real change in values had taken place. The Christmas demand promised well.

The American Cereal Company, of Cedar Rapids, Ia., will establish a branch factory in Peterborough.

Mr. W. W. Stumbles, of the Department of Marine and Fisheries states that owing to the falling off in the run of sockeye salmon in British Columbia this year, the canneries have put up about 100,000 cases of what is known as dog salmon. The fish is said to be quite as edible as the sockeye, but is not popular in Canada owing to the flesh being very pale in color. The canned dog salmon will find its market in China and Japan.

The grocers of Hamilton object to the recent imposition of a license fee of \$10 on all those who sell coal oil. They claim to be already paying enough taxes.

The Hamilton Retail Grocers' Association have elected officers as follows. President, A. G. Bain; first vice-president, Joseph Kirkpatrick; second vice-president, J. Main; treasurer, C. Bremner; secretary, W. R. Harvey.

Frank Courtenay, of Halifax, and others, are about to establish a condensed milk factory at Mission, B.C.

INSURANCE MATTERS.

After some time spent in negotiation it has been all but arranged that the Farmers' and Traders' Life and Accident Assurance Company of St. Thomas shall be amalgamated with the Northern Life Assurance of Canada; headquarters in London. A meeting of the former company has been called for to-day, to approve of the provisional arrangements made by the authorities. The Farmers' and Traders' had \$500,000 at risk at the close of 1898, and is said to have about \$800,000 now. The Northern had \$1,587,700 in force at the close of 1899, and had yearly premiums of \$37,747. The amalgamation will, if carried out, enable the new amalgamated concern to begin the new century with a fairly distributed business, and expenses reduced relatively to volume of transactions.

The agent who goes on in the even tenor of his ways, neither fretting because he hasn't a bigger field, nor becoming arrogant and unpleasantly large-headed because he is achieving success, is the man who wins in the long run.—Amicus.

The wisdom of the step taken by the Home Life Association a little over a year ago has been made apparent by prac-

tical results. The stockholders are to be congratulated on having a directorate fully alive to all that goes to make up a live and progressive company. New business amounting to over a million and a half has already been written this year, the field covered being practically the whole Dominion. We are glad to find that our opinion of the company, and the value of its shares as an investment, expressed a year ago, has been borne out by subsequent progress.

TORONTO STOCK TRANSACTIONS.

Transactions on the Toronto Stock Exchange during the week were fairly numerous, and prices about normal. In detail they were as follows: Bank of Ontario, 96 at 124½; Toronto, 3 at 238; Commerce, 45 at 149¼-149½; Imperial, 95 at 217; Dominion, 50 at 230-231; Standard, 22 at 222-224; Hamilton, 35 at 188½-191; Traders', 10 at 109½; British America Assurance, 10 at 101; Western Assurance, 15 at 108; Canada Life, 21 at 600; Canada N. W. Land, 78 at 48¼-48½; C.P.R., 1,910 at 85¾-87¾; Toronto Electric Light, 116 at 133½-135¾; General Electric, 961 at 188¼-192¾; Commercial Cable, 200 at 170¾-171¾; Bell Tele., 53 at 172; Richelieu & Ontario, 75 at 107½; Toronto Railway, 75 at 107½-108; London Electric, 17 at 107; Cycle, 14 at 81; National Trust, 15 at 134; Twin City, 25 at 68; Registered Bonds, 300 at 101¾; C.P. & W.C., 608 at 111-112; Toronto Mortgage, 94 at 77½; Virtue, 3,000 at 25½-28½; Crow's Nest, 3,079 at 215-230; Carter-Crume, 69 at 105¾-¾; Republic, 5,550 at 58-61; British Canadian, 134 at 58-62; War Eagle, 25,200 at 100-102; Golden Star, 6,000 at 2-2¼; North Star, 10,000 at 94-½; Dunlop, 25 at 103; and Payne, 5,000 at 70-74½.

—At the weekly feast of reason by the City Council of Toronto, a labored effort was made by Mr. Spence, on Monday last, to show that the schemes and workings of the Consumers' Gas Company are only evil, and that continually. Upon being pulled up short by a fellow alderman for attributing dishonesty to the management of this company, Mr. Spence forbore to allege dishonesty, and said he supposed what the Gas Company had done was all legal. "However," said he, "I prefer to have municipal gas administration." His feelings, which are not of the delicate order, must have suffered some injury when Alderman Hubbard blurted out, "We [the Toronto Council] could not run a candy shop or a cigar store." Few care whether Mr. Spence's vanity is hurt or not, but it is something to have an alderman express bluntly what so many citizens have been saying to one another.

—Mr. Geo. B. Reeve, the new manager of the Grand Trunk Railroad, has been also appointed second vice-president. This is the first occasion on which the system has had a vice-president resident in Canada, and the appointment is of consequence, because it will give Mr. Reeve a seat on the board of directors.

—The London Board of Trade held a meeting this week at which signs were visible of the return of its pristine vigor. Several local matters were discussed, and it was decided to increase the membership fee to ten dollars. Some new applications for membership were received.

CLEARING HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, December 13th, 1900, compared with those of the previous week:

CLEARINGS.	Dec. 13, 1900.	Dec. 6, 1900.
Montreal.....	\$13,726,447	\$15,582,679
Toronto	11,730,170	12,045,291
Winnipeg	2,761,614	3,060,308
Halifax	1,615,942	1,652,119
Hamilton	899,911	1,048,192
St. John	768,444	747,906
Vancouver	769,580	915,883
Victoria	580,564	647,306

Aggregate balances, this week, \$4,497,039; last week, \$4,987,370