

The authors of "A Manual of Correspondence" have probably some ground on which to claim for it a certain measure of originality. It contains chapters on Errors in English; illustrations of Headings, Addresses and Salutations; sample letters; a table of commercial abbreviations, and other information of service to business men and others. It is published by Mr. Connor O'Dea of this city.

TEN of the largest wholesale dealers in molasses in Boston have been put under bail to await trial for adulteration. The State Board of Health charges them with adulteration of molasses with salts of tin, evidence being based upon analyses which have been made from samples obtained at the warehouses. These prosecutions have caused considerable commotion amongst Boston grocers.

In their price list and catalogue for the current year, Messrs. H. A. Nelson & Sons say: "We do not profess to sell goods at or below cost, but we are satisfied with a fair and reasonable advance and we buy all goods strictly for cash." The catalogue consists of eighty pages describing fancy goods, woodenware, brooms, toys and tobacconist's goods. It is a neat piece of printing.

ON Tuesday of last week, the recently founded but growing town of Vancouver, at the western terminus of the C. P. R. was swept by fire, not a dozen houses are remaining out of the several hundreds which the place contained. Ten persons lost their lives in the flames and nearly three thousand people are homeless. The C. P. R. authorities generously sent food and assistance on a large scale to the sufferers. Montreal voted \$3,000, Toronto wired \$1,000 the first day and has since sent another thousand. Other places and persons will doubtless send money to relieve such distress as this conflagration must occasion.

DISSOLUTIONS, removals and other changes in business circles may be expected to be more numerous during the comparatively quiet period of the summer months than in the more active days of spring and fall. W. H. Anger & Co. are winding up their waggon business at Elora and purpose removing to this city.—From Elora, Wm. Turner, a dealer in railroad ties, goes to Hamilton.—Thomas Armstrong gets possession of Wm. Kemp's variety store at Fergus on 1st September.—J. R. Cron, druggist, and Eliza Walker and Peter Conlon, confectioners, whose shops are all in London, have sold or are selling out.—At Mount Hope, Robert Murphy takes over the general stock of Mrs. Atkinson.—Pierce, Howard & Co., dealers in coal at Niagara Falls, have dissolved; so have M. & G. Buckley, dealers in flour and feed.—The two sons of Geo. Hay, in Ottawa, will hereafter conduct his long-established hardware business as N. & G. Hay.—In the same city the wholesale grocery firm of R. A. Starrs & Co. has been dissolved by the retirement of Jos. Brousseau, the style is now M. Starrs & Son.—J. E. Lister & Co. succeed to the men's furnishing business, at Hamilton, carried on by Lister & Punshon.—W. A. Banghart, a dealer in tins at Oil City, advertises to sell out.—The planing mill firm of Norton, Dinsmore & Milne, in Toronto, has dissolved, the latter retiring.—Geo. Vaughan, a grocer in the same city, has sold out.—E. J. Bristow, a general trader at Bright, is selling off and will retire.—At Eden the general store firm of Raven Bros. has been dissolved, F. W. Raven will continue, and in the same place Cable & Caswell, dealers in tins, announce a dissolution, the latter retiring.—J. H. Winters, a Galt waggon maker, has disposed of his busi-

ness to J. H. Stauffer.—Dixon Bros., Hamilton, have succeeded to the fruit business heretofore done by Drayton & Co.—A sale of Mrs. J. Pogue's grocery business, at Richmond Hill, has been made to George Trench.—Colin McRae, in the boot and shoe line at Hamilton, has sold out, so has Alex. McDonald, hats and caps, London.—The style of the lumbering firm of Cameron & Co., at Rat Portage, has been changed to Cameron & Kennedy.—An advertisement states that Alex. Gallagher, jeweller of Sunbridge, is selling out.

Our Ontario failure record for the week is smaller than for some time past, and none but minor traders seem to be involved. Judging from the number of jewellery stores in this city the conclusion is forced upon one that the business must be greatly overdone. We note that Geo. Gowland, in this line of trade, has assigned and his assignee is asking for tenders for the stock.—Mrs. W. H. McArthur, a grocer at Codrington, has arranged with her creditors on a basis of 20 cents, spread over 18 months.—Although she had but a meagre capital on which to start the millinery business in Lindsay, Mrs. G. Lee has, after a year's trial, managed to create liabilities approaching \$4,000. Her assignment to a Montreal house is just announced. Before attempting business on her own account she was for thirteen years in the employ of Dundas & Flavell.—The foreclosure of a mortgage in the case of Wm. Wilson, a miller at Norham, leaves but little to satisfy the claims of other creditors.—A suit instituted by a Toronto firm against M. C. Carey, grocer, of Sarnia, has doubtless precipitated his failure which has just been chronicled.—T. R. Garrett, general trader at Wooler, has failed and is offering creditors 60 cents, payable in 12 months.—The absconding of one Baker, of Bush & Baker, pump and waggon makers at Berlin, has necessitated the closing by the remaining partner of the waggon business.—The sheriff has seized the general stock of Wm. Campbell, at Crosshill.—A general storekeeper at Huntsville, named M. Kinton, has failed.—Mrs. B. Devereux & Co., dealers in corsets, at London, are in trouble. Mrs. D. is reported to have cleared out, and the landlord is in possession of the premises.

INSURANCE NOTES.

"Leave it alone, you fools! I'm insured," was the remark of a woman, as two men were trying to extinguish a fire in her apartments in New York the other day.—*Commercial Bulletin.*

Out of nineteen co-operative insurance associations in Ohio, only five paid a \$1,000 certificate in full during the year 1885. The remaining ones paid from \$961 down to \$79.31 on the \$1,000.

Some insurance men, in the experience of the *U. S. Review*, begrudge the money which they pay to insurance journals for subscriptions and advertising. Did they ever stop to think of the debt which the underwriting interest of this country owes to these journals? They have been the means of instructing both agents and managers. They have stood between the offices and the legislatures. They have curbed or replied to the senseless assaults of the daily press. They have always advocated whatever seemed to be the wisest and best, both in precept and practice. No money invested has paid so well as that distributed among these periodicals. It is a note-worthy fact that their best patrons and friends are among those who are the shrewdest and most successful managers. This fact is very suggestive.

The Mutual Life Insurance Co., of New York, has entered Mexico for business.

With respect to plate glass insurance: Among the numerous enquiries made of us in regard to this kind of insurance, say the agents of the Hand-in-Hand Insurance Co., the question is often asked: "What kind of accidents do you insure against?" We respectfully answer: "We insure plate-glass windows, doors, vestibules, show cases and mirrors, against all accidents that a fire policy cannot cover—viz: Breaking by the settling of building or frames. Warping or swelling of material from which sashes are made. Careless persons leaning against windows, or upon show cases. Naughty men or boys who throw stones. Runaway teams. Carelessness of porters or servants when cleaning or otherwise. Painters when painting buildings—scaffolds falling, etc. Falling ladders, signs and timbers. Breaking cords with which mirrors are hung. Children's or servants' carelessness or play. In short, all accidents, except by fire."

BUILDING SHIPS FOR OIL.

A new departure in British shipbuilding is the attempt to construct vessels for carrying oil in bulk. A well-accredited nautical authority anticipates that if the experiment proves successful considerable work will be given to the shipbuilding yards, and at least a share in a branch of business which at present appears to be monopolised by Continental competitors will be secured for British owners. Shipowners are beginning to regard petroleum oil as a promising cargo. Originally the oil was carried in casks, but with the development of the trade the vessels engaged in it have been fitted up with square or circular tanks. Steamers have been engaged on the Caspian Sea in the trade, and also in carrying the oil from the Black Sea to Antwerp and other ports. The methods of carrying, however, have not been so economical as could be wished. A special steamer for carrying the oil literally in bulk is now being built on the Tyne. The machinery is placed aft, in order to avoid proximity to the cargo, and other special arrangements for preventing the shifting of cargo, explosion, or fire are being introduced. When casks or tanks are used there is a loss of freight on empties and additional risk of leakage. It is argued, also, that when the oil is carried in bulk there will be less danger of the accumulation of gas or vapor in the unoccupied parts of holds.

ANSWERS TO ENQUIRERS.

"Enigma" writes from a town in Ontario thus: "A policy issued by the McKillop Mutual Fire Insurance Co. has become into my possession and, being desirous to write to the secretary thereof, I have, after a most careful reading of the policy from one end to the other, failed to find any place named therein where the head office of the company is located, nor a hint, even the remotest, given to enable a policy holder to know at what post-office he should address its secretary or president. Is this a case of 'name' without a 'local habitation?' Can you, Mr. Editor, give the P. O. address and oblige."

[We reply that the head office of the company—which is one of the Ontario Mutuals—is on Lot 17, Concession 5, township of McKillop, county of Huron. The secretary's name is W. J. Shannon, and his postoffice address is Seaforth.]