

will, I fear, prove a fiasco.' To the word fiasco another of the guests took umbrage, claiming it unjustifiable and ungrammatical. If I do not ask too much and you find it eligible for your valuable paper as an illustration of 'How Canadians Talk,' please insert and give your version."

[Fiasco is an Italian word often used by English-speaking people because expressive. The Standard Dictionary gives its meaning thus: "A complete or humiliating failure; especially a failure of a performer, a play, or an opera, to please an audience." The word as used by your guest does not seem ungrammatical. It is justifiable only, however, as applied to the financial result of the Fair, which in other respects cannot be called a failure.]

A gentleman in Peterboro sends us what he calls "a friendly word" with respect to the article in The Monetary Times on "Toronto's Reception of Royalty." He takes exception to the dimensions of the big flag described as on the Front street warehouse, a Union Jack 70 feet by 38. And he is right. The 38 was a misprint for 35, the proper dimensions for such a flag being that the length shall be twice the width. "If," adds our Peterboro correspondent, "we only took the trouble on our side the Lakes to teach something about our flag in our schools, as they do across the Border, where their 'Old Glory' is revered, and almost every child can tell you all about it, this would help along the desirable feeling of patriotism amongst us."

CANADIAN MANUFACTURERS' ASSOCIATION.

The annual meeting of the Toronto branch of the association was held on Wednesday last, Mr. W. K. George in the chair. It was stated that the organization, which started in January last with a membership of 225, had now 275 members. A suggestion that the executive committee be increased in number from five to ten members was adopted; as was also the proposal, with the purpose of keeping the Toronto branch in close touch with the whole association; of making past Toronto presidents of the association and the past chairman of the local committee ex-officio members of the executive committee. The meeting also decided that the present representation of the Canadian Manufacturers' Association on the Toronto Technical School Board, which at present is two out of a board of 21, is altogether inadequate, and a resolution was passed to the effect that the representation should be increased to five.

INSURANCE NOTES.

The Toronto firemen held a very successful concert at the Pavilion last week, in aid of the superannuation fund, and it will probably be made an annual feature.

We are told that the New York Life Company, which holds the bonds issued by the Montreal Board of Trade on the security of its lately destroyed building, has received and accepted from Mr. R. Wilson-Smith an offer for them of par and accrued interest. The Gazette says that Mr. Wilson-Smith is acting in the matter in connection with the plans lately considered for reconstructing the building.

We learn from Montreal that Mr. J. G. Thompson, formerly Canadian manager of the Lancashire Insurance Co., has been appointed resident secretary of the London & Lancashire Fire Insurance Company, for the province of Quebec, with headquarters in Montreal. Mr. Thompson will report direct to Liverpool. He will also look after the Montreal business of the Quebec Fire Assurance Company, recently acquired by the London & Lancashire.

The deterioration in the quality of paper increases the liability of fire wherever waste paper is accumulated in any quantity, says the Scientific American. Most modern paper is made from wood and other vegetable fibres, which, chemically, are not very different from the component material of a hayrick. If the waste paper is stacked in large quantities, and especially if it happens to be a little damp, heating takes place just as with a prematurely stacked hayrick, and spontaneous combustion may at any time break out in flame, as it

has often been known to do in the farmyard, and of late years the greatest care and vigilance has been necessary to guard against it.

Consequent upon the death of Mr. W. G. Wilkins, late fire manager of the Union Assurance Society of London, rumor has been rife as to the possible outcome, and amalgamation with another staunch London fire office has been mooted. The Canadian management of the Union Assurance Society is now authorized to announce the appointment of Mr. Joseph Powell, at present London manager of the London & Lancashire Fire Insurance Company, and to give an authoritative denial to all such rumors as have been mentioned. No amalgamation is pending or contemplated. The Union, which was established A.D. 1714, is one of the oldest English fire offices, and has large interests in Canada. The head office is in Montreal, and the general agents at Toronto are W. and E. A. Badenach, of Leader Lane.

The late Bill Nye's indorsement of life insurance, as follows, is characteristic of the man, and contains plenty of good, hard sense: "In these days of dynamite and swift-changing presidential administrations, and dark tunnels through which an engineer goes groping his way at 25 miles per hour; these days of tumbling signs of the times and tipsy telegraph poles, live wires and dead repairers; these days when the politician and the deadly policeman with his pull lie down together (under the influence of the same stimulant); these days when death lurks in the air we breathe, the earth we tread, the food we eat, the water—the water we bathe in—I say it behooves us to look well to our insurance and our future state, and I take pleasure in certifying and saying to whom these presents may come, that since I became fully insured my health has improved so much that it is a subject for profound congratulation on my own part, and the deepest disgust on the part of those who would naturally inherit my vast wealth."

FOR GROCERS AND PROVISION DEALERS.

There is a good demand just now in England for Canadian eggs, good qualities of which are selling at high prices.

The annual meeting of the Ontario Fruit Growers' Association will take place at Cobourg on the 4th, 5th and 6th of December.

At a meeting of the Montreal Butter and Cheese Association, it was resolved to strongly advise Canadian dairymen to turn their attention to butter more generally, and to discontinue the manufacture of cheese entirely after November 1st.

The firmer feeling in the tea market noted a week ago has been fully maintained, and cable advices from Japan report that market strong at the advance, while cables from London note a rise of 1c. to 2c. per lb. in the price of Ceylons.

The Canadian Dressed Poultry Co. propose to erect an abattoir and cold storage plant in Paris or some other western Ontario town, with a capacity for 1,200 cattle and 2,000 or more sheep per week. They want a bonus of \$10,000 in cash, a free site and exemption from taxes.

There is quite a large demand for Ontario oats to be shipped to Quebec, in which province the crop has been rather light. Some of the large quantity of oats which is being bought in the Northwest for shipment to South Africa would no doubt have been bought in Ontario, but for the comparatively high price prevailing in the latter.

The consumption of tobacco per head in Great Britain has doubled within the last fifty years. In 1841 it was thirteen and three-quarter ounces, in 1851, one pound one-quarter ounce, and in the year ended March 31st last, two pounds one-quarter ounce per head. Last year Britain exported 164,295 pounds' weight of cigarettes, against 19,870 pounds in 1895. British-made cigars, too, are growing in popularity abroad.

Ontario poultry fanciers convened a meeting in Toronto last week, and formed an association, under the name of the Poultry Breeders' Association, with the following officers: Honorary president, W. E. H. Massey; president, J. M. Wilson; first vice-president, J. N. O'Neill; second vice-president,