

—London (Eng.) *Truth* says that the annual wine auctions which have lately been held in Germany show that good Rhine wines are unprecedentedly scarce, and therefore prices have run very high, even for the sound table wines which are habitually drunk in German families. All the wines of the 1886 vintage are already in the hands of the trade, and the growers have no stock on hand except last year's wines, and a great quantity even of these has been sold. The prospects of the vintage are favorable, both on the Rhine and on the Moselle, but everything will depend on the weather during the next few weeks.

—Of the velvet weaving trade, the centre of which is Oldham (Eng.), the *Manchester Guardian* says: Looms are gradually being stopped, and where possible they have been utilised for other classes of goods. There are some 12,000 or 13,000 looms in Oldham engaged on velvets, and of these about 8,000 are standing idle. There are also five sheds closed. The number of work-people affected by this state of affairs is something like 3,000. The trade has been in a depressed condition for some time and manufactures have been affected to a serious extent.

—A company, composed of leading citizens of Victoria, B. C., has been formed to build a railway from that city to a point at or near Shoal Harbor at the north end of the Saanich Peninsula, and connecting this point with the mainland at or near the mouth of the Fraser River by a ferry, thence carrying a branch to Westminster city and extending the line from the mouth of the Fraser to connect with the American system of railways at or near Mud Bay.

—According to the Bureau of Statistics, the export of wheat and flour from the United States for the past crop year was equivalent to 116,000,000 bushels of wheat. Sixty million of persons are supposed to have consumed 270,000,000 bushels, or at the rate of 4½ bushels per head. Fifty-three million bushels are estimated to have been used for seed, and 10,000,000 bushels for animal food, starch, sizing, &c., making an aggregate of 449,000,000 bushels of 60 pounds. The crop of 1886-87 was estimated at 449,000,000 bushels weight.

FIRE RECORD.

ONTARIO.—W. Cross, 9th concession of Tyendinaga, lost his barn and contents by fire recently; insured, Lancashire for \$500.—Ottawa, August 2.—The loss to the Eddy Manufacturing Company by the fire in Skead's mill is placed at about \$150,000. The insurance is \$95,000, divided as follows:—United States Mutual companies, \$25,000; Royal of Liverpool, \$14,000; Imperial, \$10,000; Royal Canadian, \$9,000; Citizen's, \$9,000; Queen's, \$9,000; Guardian, \$5,000; Phoenix of London, \$5,000; Etna, \$3,500; Hartford, \$3,500; Northern, \$2,000.—Parkdale, 2nd.—Fire broke out in Frampton's bake shop, 122 Queen street, spread to a stable belonging to Mr. Greenfield. Mr. Frampton's loss will amount to \$900; insurance \$600. Mr. Greenfield's loss \$300.—Richmond, 3rd. Solomon Moore's barn and drive house struck by lightning, totally consumed by fire with about 300 bushels of wheat and other contents. Loss about \$1,500; no insurance.—Brockville, 3rd.—Two residences on James street destroyed by fire. One, owned by J. Briggs, was insured for \$700 in the Lancashire. It was occupied by Mrs. Thomas, who had \$600 on household furniture in London & Lancashire. The other was owned and occupied by David McCullough, who had \$2,200 on the house and furniture.—Brantford, 6th.—The stables of J. Waddington were destroyed by fire with seven horses and a number of delivery carts, waggons, etc. Wad-

dington's loss is over \$2,000; insured for \$1,800. The buildings were worth about \$1,000, with \$400 insurance.—Warkworth, 6th.—A brick house belonging to the Edward O'Rourke estate, the residence of J. C. Humphries, totally destroyed by fire. Loss \$1,000, no insurance.—Tamworth, 7th.—The premises of J. Wilson, of Marlbank, were totally destroyed by fire. They consisted of a store, dwelling-house and barn. Loss \$8,000; insurance small.—Wingham, 8th.—Hutton & Carr's flour mill and Mr. Jackson's residence burnt to the ground. There was about 4,000 bushels of wheat in the mill and a quantity of flour. The loss is estimated at about \$35,000 on the mill and \$3,000 on the dwelling. There are \$8,000 insurance on the mill and \$4,000 on its contents.—Millbrook, 8th.—The Public school building destroyed. Loss \$5,000. Insurance, in the Western, \$2,000 on the building; in the Fire Insurance Association, \$400 on the contents.—Shakespeare, Aug. 17.—The barn of J. Stewart, of North Easthope, struck by lightning and burned to the ground with all the contents. The total loss is about \$2,500; insured for \$1,300 in the South Easthope Farmers' Mutual.—Kincardine, 18th.—Fire completely destroyed the Royal hotel stable. Loss about \$400, covered by insurance in the Phoenix.—Omeme, 18th.—The G. T. R. Junction station here burned. Everything is a total loss.—Blenheim, 17th.—Fire broke out in Ford & Son's furniture rooms and spread to Von Gunten's brick store on the west and Bisnett's brick store on east side. Losses, Ford & Son's stock, loss of \$3,000; insured in the British Fire Association for \$1,300. The building owned by L. Bently, loss of \$3,000; insured in the British American for \$1,500. L. Von Gunten, on stock and building, \$2,000; insured in the Western for \$1,500. C. A. Wedge, stock, loss about \$400; covered by insurance in Western. A. L. Bisnett, loss on building about \$3,200; insured for \$2,250. Chas. Mallory's billiard rooms, loss \$800; covered by insurance. T. B. Shillington & Co., stock damaged by removal; covered by insurance in the Western and City of London. W. T. Dainty, stock damaged by removal; covered by insurance in the Citizens' and Aetna. Loss on furniture about \$300; no insurance. Mrs. Shaver, stock damaged by removal; covered by insurance in the Royal.—London, 20th.—The large oatmeal mill rented by W. T. Gartley, on Talbot street, gutted by fire. The mill contained a good deal of oats and meal, which were damaged by water; the stock was insured for \$3,000. The building, owned by the Molsons Bank, was insured for \$12,000, which will cover the loss.

OTHER PROVINCES.—Halifax, N.S., Aug. 7th.—The premises of J. Grant, Upper Water street, damaged by fire last night. The stock is insured for \$3,000 in the Royal. The building, owned by Farquhar & Forrest, is insured in the Imperial.—Montreal, Que., 5th.—Fire occurred in the G.T.R. boiler shop at Point St. Charles. Loss about \$350.—Montreal, 17th.—Fire broke out in Magog Bros. & Co.'s warehouse and did damage to the extent of some \$2,000; the building, owned by the Mason estate, about \$3,000; and a stock of cheese, stored in the building by Macpherson, agent of the Allen Grove Cheese Company, about \$2,000. The loss is covered by insurance, chiefly in the Phoenix of Brooklyn.—St. John, N. B., 20th.—A disastrous fire broke out in A. Christie & Co.'s wood working establishment, and rapidly spread to the adjoining buildings. The following persons suffered by the fire:—A. Christie & Co., insured \$1,500 Commercial Union, loss \$20,000, principally machinery; Wm. Farren, dwelling, \$1,000 City of London, \$1,000 Quebec, loss \$3,000; Mrs. McConnell, boots and shoes, \$1,000 in the Connecticut Company, loss small; R. B. Gilmour & Co., lamps and oils, \$1,000 in the Citizens'; Scott Bros., groceries, \$1,000 Citizens'; loss outside insurance \$500; A. & S. L. Gorbell, picture frames and fancy goods, \$1,000 in the City of London, loss \$300; Mrs. Gunter, widow, furniture \$500, Fire Insurance Association; E. H. Fairweather, furniture, Imperial \$500; Dock-rill block, owned by Messrs. Dockrill, \$5,500 in City of London, Quebec, and Central; Mrs. Kane, milliner, \$1,000 in the City of London, \$750 in the Western; Catile & Colwell, grocers, no insurance, loss \$500; W. R. Rees, butcher, no insurance, loss \$200; O. Magee, painter, no insurance, loss \$200; Dalery & Walsh, safe-makers, not insured, loss \$400; J. Hanley,

blacksmith and waggonmaker, not insured, loss \$600; A. Hunter, electric bells, \$200 in Quebec office; B. McGowan, hair dresser, no insurance, E. M. Hoyt, confectioner, loss \$150; Jenkins, confectioner, loss \$200; Messrs De-forrest, H. Hall, and Ritchie, dwellers in some of the houses, also lost heavily. There were a great many removal damages. The total loss is estimated at about \$40,000.

STOCKS IN MONTREAL.

MONTREAL, Aug. 22nd, 1888.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average, 1887.
Montreal .....	225½	220	1130	234½	223½	221
Ontario .....	125	123½	210	125	123½	122
Peoples' .....	107	104	25	107	104	112
Molsons .....	161	145	160	160	160	140
Toronto .....	213	209	14	210½	210	208
Jac. Cartier .....	86½	80	86½	80	80	80
Merchants' .....	143	138	148	140	139	132½
Commerce .....	117½	116½	313	117½	117	122½
Union .....	93½	91½	50	93½	92	93
Montreal Tel. ....	95	92½	1775	94½	93½	94½
Rich. & Ont. ....	57	55½	1922	54½	53½	57½
City Pass. ....	205	200	300	205	200	232½
Gas .....	215½	214½	804	215½	213	218½
C. Pacific R.R. ....	57½	56	500	57	56½	56½
N. W. Land. ....	62½	60	325	62½	60½	56

KEEP YOUR WORD IN BUSINESS.

There is nothing in the life of a business man that is more conducive to success than an honest endeavour to keep and fulfil promises, and there is nothing that will so certainly lead to disaster and ruin as a failure to keep the word given in business transactions. A failure to keep a promise occasionally is excusable, but the reckless disregard and failure to fulfil promptly the many promises that some men make are despicable, and is a species of dishonesty that leads to grave consequences sometimes. Frequently, particularly in the matter of payments, the failure to keep an obligation involves not only two but many persons. One party, implicitly relying on the promises of another, in turn has given his word to still another, and in this manner many are depending upon the first party to make good his word and thus relieve them of embarrassment. It will be said that frequently this seeming neglect cannot be avoided. Occasionally we say it cannot be, but generally there is a way open if a proper effort is made. The great trouble with scores of men is that promises are lightly and carelessly made, with no thought of prompt fulfilment, if at all. They are made because it is thought expedient at the time and a good way to get rid of an annoying interviewer, but a worse predicament awaits them when the promise is to be fulfilled. How much better and more honorable it would be if, when business men find they cannot redeem their promises at the stated times, they would notify the interested parties of their inability, and thus relieve them of the same embarrassment.

In the small affairs of business this habit is mostly indulged in, and by some to such an extent that all confidence in them is lost. Men who are indifferent and negligent in trifling matters as a rule cannot be depended on in greater transactions.—*Ohio Grocer.*

A DRUMMER'S MISTAKE.

A Philadelphia drummer saw a man in a railroad car whom he thought he knew, and slapping him on the back, asked him how he was. The man looked up, and the drummer saw that he was a stranger. He apologized, saying he thought that he was a friend of his. What followed is thus told by a Jersey newspaper:—

"I hope I am a friend of yours," the man said, and they got to talking, and the commercial man seeing the gentleman's grip-sack, thought he must be a commercial man also; and asked him what house he represented. "I represent," said the gentleman, "the largest house in the world."

"Well," said the travelling man, "if you represent the largest house in the world you certainly have a snap. What house is it?" "The Lord's house," said the gentleman; "my name is Bishop John Scarborough, of the Protestant Episcopal Church."