

which the crew have their quarters, is said to be completely rotten, and the fastenings of the door broken. On the bowsprit there were several large holes eaten away by rot. The rigging could be picked to pieces by the finger and the thumb; the bits for mistays were so far rotten and broken that they could be shaken with the slightest touch. It is estimated that it would cost £2,000 to make the vessel seaworthy."

**BEER AS A FIRE EXTINGUISHER.**—Recently a cotton mill at Oldham, in England, took fire through friction. A number of engines repaired to the scene and commenced playing upon the flames, which were confined to the two top spinning rooms. The men who were supplying one of the engines with buckets of water from a lodge adjoining "struck" for an allowance of beer. For five minutes they resisted expostulation during which the part of the building on which their engine was throwing water was in the greatest peril, and it was not until a barrel of beer was brought upon the scene that these stubborn men resumed their work. The chief constable, who had used every effort to prevent the men from stopping, had to deal out the beer with his own hands as a means of overcoming their unmanly resolution, and it was more from the potency of the beer than the water that the loss, which at one time promised to be so great, was confined to £4,000, or \$20,000.

**THE BURNING OF THE LIPPELT WOOLLEN MILLS** from spontaneous combustion is simply another example of the great danger of using animal or vegetable oils in factories. It is said that the oil in use—and which caused the fire—was supposed to be the very best of lard oil; but it is now ascertained to have been adulterated with cotton seed oil. But there is no evidence that cotton seed oil is more dangerous than pure lard. The result of numerous experiments is that pure lard oil will produce spontaneous combustion in about four hours. Petroleum lubricants are a sure preventive of spontaneous combustion, and it would seem as if this fact, together with their cheapness, would lead to their use in cotton mills, to the exclusion of the highly dangerous animal and vegetable oils.—*National Oil Journal*.

**INSURE AGAINST FIRE.**—Of all classes of accidents, fires are by far the most frequent and disastrous. London may be said never to be without fires, while every district is visited in turn with this calamity. Seen afar off, the danger does not appear formidable; when brought almost to our doors, the imminence of the risk can be better appreciated. And yet it is there, even if not recognized—and always. The causes of accidents by fire are so numerous and various, and are so intimately connected with our social arrangements, that the liability must be regarded as ever present. Winter and summer, night and day, no matter when, there is always the hidden danger; it may appear infinitely remote, but its actual existence cannot be ignored. Then be warned in time. In most cases the neglect of fire insurance can only be regarded as culpable folly. A man of enormous property widely diffused, may fairly say, I will be my own insurer. But for any one of ordinary means to run the risk of a disastrous

loss by fire when he can be protected by the expenditure of a few shillings, is obviously most unbusiness-like, improvident, and unwise. The uninsured has always hanging over him a possible danger which the act of insurance entirely removes.

**STATEMENT** of imports and exports for the month ending June 30th, of the present year, is as follows:—Value of goods entered for home consumption exclusive of British Columbia \$9,965,669, on which duties collected amounted to \$1,177,974 28; value of exports during the same month \$3,654,168; of goods imported, \$5,704,343 were dutiable goods comprised as follows: Goods paying specific duties, spirits, wines, tea, coal oil, cigars, butter, cheese, etc., \$932,885; goods paying specific and *ad valorem* duties, malt liquors, sugar and tobacco, \$585,241; goods paying 25 per cent *ad valorem*, molasses, patent medicines, perfumery, etc., \$103,462; goods paying 17½ per cent, cottons, silks, woollens, dried fruits and nuts, jewellery, watches, plated ware, hardware, fancy goods, &c., \$4318,652; goods paying 10 per cent, animals, bran, hay, seeds, straw, trees, green fruits, \$254,260; goods paying 5 per cent, books and pamphlets, iron ships materials, \$509,833; goods exported during the winter were composed as follows: Produce of mines, \$181,421, of fisheries, \$441,702, of forest, \$5,018,314; animals and their products, \$336,161; agricultural products, \$2,014,816; manufacturers, \$262,894; miscellaneous, \$35,933; coin and bullion, \$58,427; goods not the produce of Canada, \$791,600.

**A COMMERCIAL CONVENTION.**—The fourth annual convention of the managers and associates of the Commercial Agency of McKillop & Sprague Company has just closed its sessions, having met this year at the St. Nicholas Hotel. The whole of the United States was represented, as well as the Dominion of Canada, which sent to the convention Mr. Albert Murray, of Montreal, and Mr. John Goldie, of Toronto. These gentlemen speak of hard times in Canada—money not to be had and considerable embarrassment among the merchants, not from insolvency, but from lack of banking facilities. The other gentlemen present—and they were from various points East, West, and South—spoke encouragingly of business prospects and approaching Fall, with crops generally abundant, and reduced liabilities. These annual conventions of gentlemen who stand as commercial sentinels at different points are both interesting and valuable. The one just closed we learn was regarded more so than any of its predecessors, and the gentlemen certainly seemed happy, judging from the hilarity prevailing at the table, where a dinner was prepared such as the proprietor of the St. Nicholas Hotel knows how to spread, and presided over by George P. Gifford, of Milwaukee, Wis. The convention, after two days' session, adjourned to meet in Philadelphia for 1876.—*N. Y. Times*, Aug. 28.

John McKillop of the firm is now the oldest man in the Commercial and Mercantile agency business in this country, having begun his career in 1847. The advantage of an old established agency is obvious; the antecedents

of all who have been long in business are known. The McKillop & Sprague Company have offices now in almost every city in the United States and Canada, and have connected themselves with gentlemen in Great Britain, France and Germany, who are natives of those countries, and possessing the confidence of the business community. They have recently made special arrangements in England, and will issue in a few weeks, reference books of thirteen of the principal cities in Great Britain, with reports of all the business houses. Other agencies will soon see the necessity of following the enterprising example of the McKillop & Sprague Company, and not confine their operations to merely reporting American and Colonial houses to their English subscribers.

The Associate Offices in the United States are in New York, Philadelphia, Albany, Boston, Baltimore, Pittsburgh, Chicago, Cincinnati, St. Louis, St. Joseph (Mo.), Detroit, Milwaukee, Toledo, Louisville, Indianapolis, Memphis, St. Paul, Quincy (Ill.), Kansas City, San Francisco, Portland, (Oregon), Cleveland, Grand Rapids, Utica, Buffalo, New Orleans, Rochester, Troy, Binghamton, Kalamazoo, Bay City, Syracuse and Newark (N. J.). The Company has bought a telegraph line between the last named city and New York, with all the necessary machinery, so that information of importance can be transmitted immediately. The firm says this is merely the beginning of new and greater efforts to make reporting more prompt and useful to their subscribers, and hope before long to establish special telegraphic wires between all the Associate Offices in Canada, the United States and Europe.

Their branch offices in Canada are at Montreal, Toronto, Halifax, St. John, (N.B.) and Hamilton. The reliability of their reports in this country is acknowledged by all our leading wholesale houses.

#### FIRE RECORD.

Aug. 27.—Prince of Wales hotel, Pallacio, proprietor, Lachine, Que., totally destroyed. \$4,000 insurance on building, furniture totally lost, no insurance. The corporation engine was at the blacksmiths.

Aug. 28.—Montreal, W. P. Mullin, grocer, partial loss, about \$1,000 covered by insurance.

DUNDAS, Aug. 30.—The axe factory of James Perry & Co. was totally destroyed by fire early this morning, together with the tools and all the contents; loss estimated at \$2,000; insured in the Western for \$800; cause of the fire unknown.

LONDON, Aug. 30.—At 3 o'clock this morning a fire broke out in the kitchen of a house on Albert street, occupied by Mrs. Mackenzie, and soon spread to the house adjoining, occupied by Mr. Allan Halford; notwithstanding the exertions of the fire brigade both houses were totally destroyed, but the furniture was nearly all saved. They were owned by Mr. Mummery, and had an insurance of \$300 each in the North British and Mercantile, Mrs. Mackenzie having an insurance of \$400 on her furniture in the same company. About an hour afterwards an explosion occurred in the Waterman oil refinery; a fire broke out but was speedily extinguished; damage about \$200; no insurance.

ST. CATHARINES, Aug. 27th.—This a.m. about 4 o'clock an alarm of fire was given for ward No. 4, and flames were seen issuing from the furniture store of Urry & Cook, situated between