

but the preservation of an equal temperature for the cheese is, we should think, more important still.

#### HE WAS NOT READY.

Preserve us from the easy-going man who thinks disaster will never come to him or his. His "folks" are never ill—therefore he will take no precautions about unsanitary rubbish around his home when the hot weather comes. He never travels or drives much—therefore he thinks it needless to take out an accident policy. His dwelling will never burn—and so he does not deem it necessary to observe the precautions of ordinary people as to fire protection or insurance. But rude awakenings come to such men. A sad instance happened not long ago. A handsome devil-may-care young man with a wife and two children occupied a position on salary in a commercial company. He was recommended by his employer to insure his life, for the sake of his family, and laughingly replied that he would think of it later. Inside a month he was tallying merchandise on a wharf beside a steamer, and a block burst from its fastenings, and striking him on the head, killed him instantly. His poor wife was heard to say she wished he had taken his employer's advice, but "Joe never thought of dying." No, he never thought that death or disaster would come near him. There are many such.

#### THE CHEESE BOARDS.

The comparative dullness in cheese continues, and it is stated that dealers have been losing money at the prices paid on the boards. It is worthy of remark that in many cases where the cheese has remained unsold on the boards, it has been bought afterwards on the curb. A good deal of dissatisfaction is expressed at the want of uniformity in freight rates. In the case of the Ottawa board, for instance, some buyers have paid the excess, and others have charged it to the factories. It has now been agreed that the buyers in future would bid with the understanding that a uniform rate should prevail.

Boards and date of meeting.	No of factories.	Cheese boarded. Boxes.	Cheese sold. Boxes.	Price per lb. Cts.
Brockville, July 26 ..	..	3,257	2,240	9 9-16
Kingsford, July 26 .....	..	1,523	545	9½
Tweed, July 26 .....	..	595	535	9½
Ottawa, July 27 .....	..	1,906	1,300	9½
Perth, July 27 .....	..	1,800	all	9½
Napanee, July 27 ....	..	1,470	705	9½
Winchester, July 27 ..	..	888	70	9½
Brantford, July 27....	..	1,865	1,505	9½-9¾
Chesterville, July 27 ..	..	554	none	
Kemptville, July 27 ..	..	800	all	9 4-16-9¾
Iroquois, July 27 ....	..	831	none	
Cowansville, July 28..	63	3,737	3,652	9½ 9¾
London, July 28 ....	12	1,758	923	8½-9¾
Belleville, July 28 ....	..	1,280	none	
Cornwall, July 28 ....	..	1,539	1,500	9½-9¾

#### INSURANCE MATTERS.

"The insurance companies are willing to raise heaven and earth to convict of a horrible crime if only they could save a few dollars for the benefit of their bloated stockholders in England." This is the sort of eloquence on the part of defendant's counsel which saved W. W. Thomas from conviction in a recent sensational arson case in Cincinnati.

The Ottawa and Hull Fire Relief Committee is still \$150,000 short in the grants which have been made to it. The city of Ottawa grant of \$100,000 has not yet been paid, nor have the Provinces of Ontario and Quebec sent in the \$25,000 each which they promised. The Relief Committee is asking these bodies to have the money placed to the credit of the committee so that a final distribution of the funds may be made. The Ottawa council, we now learn, have negotiated a loan of \$100,000 with Mr. W. Mackie for this very purpose. The loan is for 30 years at 3½ per cent. the price being 99.

Mr. William Strachan, a wealthy manufacturer of Montreal, was on Wednesday last elected a director of the Manufac-

turers' Insurance Company, in the room of Mr. C. D. Warren, vice-president of the company who resigned that office and has disposed of his stock to people in Montreal. Upon this fact, two or three Toronto dailies have built-up an extensive fabric, predicting the amalgamation of the Manufacturers and the Temperance and General, anticipating the advent of Sir Henry Strong, as a director (a story made out of whole cloth), and placing Hon. W. S. Fielding, first, as manager of the combined companies, and next day as director—the one not much more likely than the other; then hinting at Sir Wm. Van Horne as possible president. Not only this but an "able and courteous manager" was chosen by the imaginative reporter to manage the associated companies, "whose amalgamation is sure," he says. The truth appears to be that nothing definite is arranged about any of the matters mentioned, save and except the resignation of Mr. Warren and the sale of his stock. What good end is to be served by any person making up or any paper publishing such sensational stuff is not easily seen.

There has been a considerable enlargement in the scope of the Travelers' Insurance Company since it was first founded. It made its greatest fame among us as an accident company, but it covers life, endowment, accident, and employer's liability insurance. If experience in the business counts for anything this old company ought to know how best to cover a man's risks of any kind. And if anyone seeks security he may surely find it behind the assets of the Travelers, which amount to \$29,046,000, and its excess of assets to \$4,055,000. Mr. Thayer tells us that the gains in the company's business during the first half of 1900 were a million and a quarter in assets and over a million in reserves.

On Howe Sound, an indentation of the coast west of Vancouver, is a deposit of copper known as the Britannia group of claims, said to be of great extent and easy of access. The owners are mostly Vancouver people, we are told. An English company had an option on them but did not buy; and now the British America Corporation has taken a bond upon the property for thirty days, ending 17th August. The figure mentioned in the papers as the purchase price is \$1,500,000, which if true, shows that the value of the Britannia group has gone up fast in two months. On the strength of the hope that the B. A. C. will buy and develop the deposit the "Province" newspaper enters into a rosy forecast of all that it will mean to Vancouver, which will then become "the first business city of the broad Dominion." Her natural destiny being realized she will become "not only the greatest seaport of the Northern Pacific coast, but the great mining centre—a city rivaling Butte or Denver in industrial population, wealth and importance," while "the establishment of so great an industry at Vancouver's very doors will of necessity direct toward this city and the tributary mineralized area the eyes of the whole investing world." Let us hope it is all right.

—By circular dated 1st August, 1900, we learn that the sixth annual meeting of the Board of Trade of the Maritime Provinces will open at Kentville, N.S., on Wednesday, 15th August. The first item for discussion on a very practical programme, is Preferential Trade within the Empire. The Lower Province railways grant return fares free.

#### CLEARING HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, August 2nd, 1900, compared with those of the previous week :

CLEARINGS.	August 2, 1900.	July 26, 1900.
Montreal.....	*	\$14,081,489
Toronto.....	8,850,088	9,377,453
Winnipeg .....	1,900,347	2,145,859
Halifax .....	1,627,773	1,507,763
Hamilton .....	700,571	680,218
St. John .....	765,439	920,728
Vancouver .....	976,254	955,197
Victoria .....	653,556	526,882

\$..... \$30,148,039

Aggregate balances, this week, \$.....; last week, \$4,810,306

\*No figures obtainable. Manager of C. H. probably on vacation