

fires beginning in stables or barns result in a total loss of both building and contents. And, too, a large proportion of the fires which have destroyed the business portions of villages started in stables—as did the great Chicago fire, from a cow kicking a lamp over.

A person goes lamp in hand to do the milking and the lamp is placed upon an uneven floor and is overturned in the litter, or else the agitation of the oil incident to carrying it drives gas from the bowl up the wick tube and the scared holder drops it. Often the lamp is blown out by draughts and one strikes a match to relight it and drops the match still hot in the litter, or the wood of the match being cross-grained the flaming head flies into the litter.

Rubbish under area gratings is ignited by cigar stubs, matches and fire crackers.

Shops and warehouses in which are painters' materials, shavings, kerosene, and especially gasoline, should never be illuminated for a moment with an unprotected light.

Section 2 of the ordinances says that no easily ignited rubbish shall be allowed to accumulate. Rubbish is very liable to spontaneous combustion from greasy materials mixed with it, or from chimney sparks, or the carelessly thrown match or cigar stub, or by children playing with matches. Even the ash pile may burn spontaneously if wet.

Another clause provides that chimney soot shall not be intentionally fired while nearby roofs are dry. Many fires have been started by a neglect of this precaution as well. The loss of property, and life too, from the careless handling of petroleum products and vegetable oils is so stupendous that the matter of controlling it has been well worked out in many cities.

#### OUR GREAT WEST.

Festivities on no niggard scale are to characterize the occasion of the celebration next week at Edmonton and at Regina of the erection of the Territories of Alberta and Assiniboia into Provinces of the Dominion. We have been favored with a sketch of the programme and a representative of the Monetary Times leaves Toronto to-morrow to be present at one or both—for the proceedings will cover two days. It is understood that the Premier of Canada and some of his ministers will be present, and many prominent Canadians, commercial and financial, will doubtless aid by their presence in the rejoicings. It is a liberal education for a man from Eastern Canada to go out to Calgary and thence to Edmonton. By no other means can he get a proper idea of the extent and value of that great Western and North-Western land.

The Premier of Manitoba, who is also Minister of Agriculture, has been making an exhaustive inspection of crops in Manitoba. He declares that the largest and best crop ever grown in the North-West is now ripe and being harvested, but adds that the grain was so heavy and maturing so rapidly that loss must occur unless the harvest is rushed through. "Twenty per cent. is cut," he said, "but eighty per cent. should be in stack to-night, 22nd August." Mr. Roblin estimates the total wheat yield for the North-West at more than 100,000,000 bushels, being an average of over 25 bushels, with good grade at that, and the only danger being heavy rains in the next week or two. Coupled with these remarks it is an undoubted fact, says the Herald of Wednesday, that cutting is general only throughout Manitoba, and many Territorial points, while only three thousand harvesters have arrived so far. It seems as if there must be a scarcity of help to harvest so large a crop.

—The Pall Mall Gazette, referring to the confederation of Canada and the West Indies, expresses the opinion that: "Canada's interest is mainly in the revival of the sugar industry. Confederation would mean free admission of Jamaican raw sugar. Canada could not take these islands over without some expense, providing for their naval defences, and the treatment of the colored population, which would entail a difficult problem."

#### BANKING AND FINANCIAL ITEMS.

The Standard Bank of Canada has opened a new branch in Toronto, at the market, under the management of Mr. J. H. Hyland.

The taking over of the Westminster fire office by the Alliance is an event of more than usual interest in the insurance world, owing to the great age of the former concern. Its career started as long ago as 1717, when, if our historical memory be correct, George I. was the reigning sovereign in Great Britain. Such longevity speaks much for the good management of the Westminster's directorate in the past, as well as for the conservatism of British institutions. The Alliance Assurance Company may, we should think, be congratulated on having allied with itself a concern of so much respectability and with a repute so established in the Old Land.

There is a natural curiosity, especially in Ontario, to know what disposition the late George Gooderham made of his property by will. This curiosity has been gratified by the fullest publication, in Tuesday's city morning dailies, of the testator's commands to his executors. Many had been the guesses made at the extent of Mr. Gooderham's wealth. These were mainly exaggerations, for the wealth of most men who are reputed rich is greatly over-estimated in the popular mind. The real amount, however, as now disclosed, between nine and ten millions, does not differ much from the estimates of sensible people here, and it is a very respectable sum to have been amassed by a thrifty and exceptionally hard working man in rather under than over forty years. It is to be remarked that his will mentions no large bequests of a philanthropic kind; but the people of Ontario collectively will benefit some \$700,000 by his estate through the succession dues. For many years the deceased gentleman made a handsome present in money or money's worth to each of his children at the time of their marriage. But for this his estate would have been larger. The estate is found to amount to \$9,325,017, of which \$3,942,212 is represented by bank stocks, \$1,288,003 by moneys secured on mortgage, \$1,550,704 by securities on loans. The main provisions of the will is that the estate shall be divided at the expiry of ten years into equal shares for the children, the sons to receive their shares direct and the daughters' to be held in trust and the income paid them during life. Mrs. Gooderham, the wife, receives \$100,000 in cash, and the use of the residence "Waveney" for life, besides the larger portion of the interest on \$600,000. The distillery business, known as Gooderham & Worts, Limited, will be managed during the ten years that the estate is in trust by Messrs. W. G. and Albert E. Gooderham, who are each to receive for their services one-fourth of the net dividends on the stock. In the event of the distillery being sold before ten years these two elder sons will receive the income on \$700,000.

—A despatch from Vancouver says that with a pack of 730,000 cases of sockeyes on the Fraser River, many of the canneries are being closed, but arrangements have been made so that those who remain in operation will pack the fish sent to them by those shut down. All the canneries will keep their boats out until it is an established fact that the sockeyes run is over for the year. There is a scarcity of cans at many of the canneries, and it is said that when the packing of cohoes, which follow the sockeyes, has been concluded, there will not be an empty can on the Fraser River. Such a cleaning up of cans never occurred in any year since canning was conducted on the Fraser.

—A body whose name is the National Association of Manufacturers of the United States of America, was incorporated at Albany on Tuesday last for the principal purpose of regulating relations between employers and employees and dealing with labor unions. Twenty-one prominent manufacturers from different parts of the United States are directors of it, and the principal office is in New York. The certificate states that the organization is formed for the