

crops has not yet been felt. Shipments of wheat and corn and oats carried over from last year have made up in part for any deficiency in movement from the new crop thus far. The scarcity of corn has induced a large increase in shipments of cattle and hogs to market, which implies a decrease in the future. The distribution of merchandise is also to some extent swelled by the sales of stocks carried over from previous years, so that quantities marketed may thus far exceed last year's considerably, though quantities produced do not.

The heavy movement on the railroads, and their increase in earnings, must be in part attributed to the same cause. Whether prices are high or low, the railroads will only have those quantities of farm products to transport which the farmers have to sell. Thus it appears that while the effect of partial failure of crops is scarcely felt at all as yet, it must be felt to some extent sooner or later. It is important to have this fact in mind, that the unavoidable shrinkage in some directions may not, when it comes, be attributed to more permanent causes.—*N. Y. Com. Bulletin.*

TORONTO INDUSTRIAL EXHIBITION.

There is a mental, as there is a physical, dyspepsia; and too much food for the mind at one time is hardly less likely than too much food for the body to create indigestion. A kindly desire, therefore, not to give our readers last week too much about the Exhibition at once for their minds to devour, is the reason we reserved till this issue any notice of the merchandise shown in the annex to the main building of the 1890 Exhibition now closed.

As interesting a show as any in the whole fair was to be seen in the annex, whose loftiness and the absence of galleries afford opportunity for extensive displays and for advantageous views thereof. Outside the building is an array of architectural iron-work from the well known establishment of H. R. Ives & Co., Montreal, who, it will be remembered, furnished the emblematic railing for St. Michael's Church, and that surrounding the Horticultural Gardens in this city. Within the building we see towering in the centre a pyramid of Ogilvie's flour, with reminders of their mills at Goderich, Seaforth, Montreal and Winnipeg, and farther on a modest but practical exhibit of Robin & Sadler's leather belting and lace leather. They make leather hose too, it appears, for fire purposes, though as to the adaptability of this for fire hose compared with rubber or cotton fire engineers are not agreed. Another product of this firm is what is known by textile mills as loom-strapping. They also make pickers.

If we send exhibits from Western Ontario to the Sherbrooke Exhibition, as has been done, it is only fair that Sherbrooke should send her products up here. Accordingly we find the Eastern Townships Corset Co. to the front with specimens of their wares. A company which makes office furniture shows a very large frame-work known as an office file, which has been made for Messrs. Eby, Blain & Co., wholesale grocers. It is claimed to be the largest size made, and contains 108 drawers or divisions. Some light is obtained upon the growing love for outdoor sports in our community by observing to what proportions shops have grown in Canada which furnish what are known as "sporting goods." We know of the Ontario Canoe Co'y at Peterborough, and of builders elsewhere which make thousands of canoes and export hundreds. Here are to be seen dainty craft that make a canoeist's eyes dance with

delight, and all the appurtenances to them. Here, too, at H. P. Davies & Co.'s booth, is an exhibit of bicycles, tricycles and like appliances, cricketers' goods, lacrosses, foot-balls, boxing-gloves, fencing foils and such things as young Canada (son of old England) likes, and long may he continue to like them, and use them.

A sensible sentence catches the eye as one approaches the place occupied by the Economy Furnace. "VENTILATION IS AS IMPORTANT AS HEATING," says this little sign board, and it would be well, we think, if the average citizen could be got to understand how important ventilation is. In that case he would take more interest in seeing it provided in his dwelling. The J. F. Pease Furnace Co., of Queen street east, makers of the Economy Furnace, say that all their furnaces supply both heating and ventilation. This is a steam and warm air combination furnace in four sizes, very well spoken of. Opposite them dwelt the representative of the Hamilton Industrial Works Company, which produces, as our readers have learned, a great variety of wares. They confined their exhibit this year to washing machines, wringers and mangles, a carpet-sweeper, and an ingenious new wrought-iron wheel for barrows, which they have patented and make in six sizes.

An attractive assortment of cotton and linen bags for grocers, seedsmen, bakers, flour and feed dealers, tobacconists, is shown by the Toronto Bag Works of Messrs. Dick, Ridout & Co. This firm deals likewise in jute bags, cordage, twines, linens.

Across the corridor is a billiard-room—we mean a billiard exhibit—where Samuel May & Co. have displayed specimens of their various appliances for this fine game, including a handsome mahogany six-pocket English table of full size. A show-case, containing Shuttleworth's fluid extracts, well-known to the druggists of Ontario, found place at the north end. An instructive and curious exhibit was that of the Canada Screw Company, with an isometric view in water-colors of the works.

ANSWERS TO ENQUIRERS.

CLARKSVILLE writes: "Would you please state in next issue the quantities required to realize the prices in Liverpool, as per your price-list in your last issue, viz.: Wheat, (spring) 7s. 4d.; and peas, 5s. 7d.

[We reply, a cental, or 100 pounds.]

W. J. M., Markdale.—Have answered you by letter. There is no use in sending any but choice stock to that market.

COUNTRY DEALER.—(1) The Canada, Confederation, or Sun; also the Aetna, Equitable or New York companies. (2) If you have a large family and small means, take a straight life policy. If you have means to spare year by year, take a short endowment policy if near 60 years of age. If under 40 take a twenty year endowment. But in any case select a well established and respectable insurance company.

INSURANCE NOTES.

Judge Gray, of Chicago, speaking of how the regular or old line life insurance companies never contest the payment of a claim except when compelled to through fraud or wilful misstatements in the application, etc., recently said: "I have had a long experience—over a quarter of a century—in adjusting the controversies of other people, and I have never known a reputable life insurance company to put the beneficiary under a policy to a bit of trouble on an honest claim. The punc-

tuality, honesty, generosity even, with which they transact business with individuals, is worthy of all credit."

To give warnings to fire insurance companies of fires that are about to occur is, says the *Philadelphia Record*, a singular business indeed; and yet one William Ettinger followed it with profit in New York city for nearly fifteen years, and only ceased when death put an end to his prophetic labors. This man, it is said, could predict fires months ahead of their occurrence; and, for a consideration, he was in the habit of furnishing to insurance companies lists of the risks to be avoided. Here is a new and interesting phase of insurance against fires which merits investigation by the proper authorities in the metropolis.

The chances of injury from accident while travelling on a railway are considered small, but the unusual number of fatal casualties on American railways this year has startled the public mind from its accustomed heedlessness. The percentage of accidents to the number of passengers carried is far higher in this country than in Europe, and the annual increase in casualties is out of all proportion to the increase in mileage. On the British railways in 1889 only one person in every 4,236,000 carried was killed, and one in every 423,280 injured. According to the *Railroad Gazette*, there were in the States 1,935 accidents to trains in 1888, while in 1878 there were but 740—an increase of 175 per cent. "There is rotten and incompetent management somewhere in our railway systems, so far as arrangements for securing safety to human life are concerned." Such is the opinion of the *Philadelphia Record*.

One of the most common causes of fires in stores, says the *San Francisco Grocer*, is gas jets or lamps placed in show windows close to inflammable goods therein displayed. If such means of illumination are used, the greatest care should be taken in arranging the display so as to avoid danger from combustion. In large cities and towns where electric plants have been introduced, many merchants have discarded gas and oil lamps for the incandescent system of electric lighting, which gives a safer and much more satisfactory illumination.

The Berlin fire department, says the *Boston Journal of Commerce*, has lately received a novel fire engine. The carriage is constructed entirely of papier mache, all the different parts, the body, wheels, poles, and the rest, being finished in the best possible manner. While the durability and powers of resistance possessed by this material are fully as great as those of wood, the weight is of course much less. This lightness is considered a great advantage, as it will enable the new engines to reach the scene of a fire with correspondingly greater promptness.

The Equitable Life Assurance Society has recently purchased sites for the erection of offices in Sydney and Melbourne, Australia. These purchases are on a scale of great magnitude. The Sydney site involves the investment of nearly £200,000, and upon the large area which it embraces the Equitable is about to erect a palatial structure, which it is computed will cost another £150,000. In Melbourne a site has been secured at a cost of over £300,000; and the new building which is contemplated will probably cost £150,000 more.

"I can't say the idea of taking that young man Hankinson into my family strikes me altogether favorably, Mabel," the father said. "What do you see in him to admire? Is he good for anything? What can he do?" "What can he do?" exclaimed the indignant girl, proudly. "He can beat anybody that comes to our house playing lawn tennis!"—*Chicago Tribune.*