poisoning from eating tinned salmon, but which on investigation through analysis of the contents of the stomach by a well-known Government expert, was found to be due to poisoning by nitre.

Our Montreal letter of Wednesday night states, with respect to dried fruits, that the first direct Mediterranean steamer left Patras some days ago, and is at the moment at Denia taking on cargo; she has to make several other ports of call, and will hardly reach Montreal much before the middle of October. The second direct boat is timed to leave Patras on the 22nd inst., and will probably be longer on the voyage, having to call at a number of ports, and is only due at Denia October 10th. The Denia market for Valencia raisins is reported firm for good brands, the easiness spoken of last week being only for off brands, samples of which shown here do not give favorable ideas of value. The currant market is quiet, and there has been some little easing off in values since the despatch of the first direct steamer. The reports already noted of a very short crop of figs are confirmed.

INSURANCE MATTERS.

The Rossland Weekly Miner notices the arrival in that lively town of Mr. T. R. Earl, of the Ontario Mutual Life Assurance Company. He is looking over the agencies of the company in British Columbia, of which he is the superintendent. Mr. Earl has visited a number of Rossland's mines, and is credited with having said nice things of them. May be he does not express himself so strongly or so rosily as the westerner, but then he has not been very long a resident of Kootenay.

In case of a disaster such as has overtaken the city of New Westminster, the underwriter "who pays quickly pays twice." Promptness is the utmost kindness to those who have lost homes or warehouses by such a fire, and are looking about for the means of replacing them. Therefore we are especially pleased to hear that the representatives of the Western, the Sun, the Manchester, the British America, as well as other Canadian and British fire insurance companies met on Wednesday morning last and agreed to have the claims against them quickly paid through the Canadian Bank of Commerce.

It is not possible to give a full list of the insurances upon properties destroyed in the great fire of Saturday last at New Westminster. The first statement of the loss was $3,500,000; a revised estimate places it at $3,000,000. The insurance is probably $1,500,000. The companies principally interested are the North British and Mercantile, the London & Lancashire, the London Assurance Corporation, the Commercial Union. We have obtained estimates of the losses, gross and net, of a number of companies, which we give:

	Gross	Net.
North British and Mercantile Company	$100,000	$60,000
Royal Insurance Company	48,000	.....
Sun Fire Office	23,000	20,000
Western Assurance Company	35,000	22,000
British American Assurance Company	40,000	28,000
Lancashire Insurance Company	21,600	21,600
Aetna Insurance Company	50,000	.....
Connecticut Insurance Company	60,000	.....
Hartford Insurance Company	20,000	.....
Insurance Company of North America	40,000	.....
Northern Assurance Company	50,000	.....
Phoenix of Hartford	24,000	.....
Commercial Union	100,000	75,000
Union Assurance Society	58,000	46,000
Liverpool, London & Globe	17,000	.....
Alliance Assurance Company	43,000	40,000
Guardian Assurance Company	20,000	.....
Atlas & National Assurance Company	60,000	.....
Norwich Union	50,000	.....
Manchester Insurance Company	30,000	25,000
London & Lancashire	175,000	.....
London Assurance	175,000	76,000
Phoenix of London	80,000	.....

There has been another large fire in the Cripplegate district of London, England. It broke out on Friday last, and a space two acres in extent was burned over, nearly 100 warehouses and other buildings being destroyed. The loss is estimated at $3,000,000. St. Giles' Church was damaged. This is nearly the same district so badly scorched by fire last year.

Writing in The Standard the other day Miss Ransom said: "If men would only make confidants of their wives and talk over money matters freely with them, many a home could be kept intact after the breadwinner had gone hence." The lady is right. Too often are wife and daughters kept by the head of the house in ignorance of his real circumstances, and encouraged to spend money that they cannot afford. The loyalty and good sense of a wife would often help a man to economize if he had the fairness to let her know it was necessary. And she would often do it tactfully, too.

The Convention of Insurance Superintendents of the United States has been in session at Milwaukee. On Tuesday last John A. McCall, president of the New York Life Insurance Company, delivered an address, the subject of which was "A Review of Life Insurance, 1871-1897." He spoke at length on the trials and difficulties which beset the organization of the first American life insurance companies. Other papers on the occasion were to be those by E. F. Beddall, of the Royal Insurance Company; Dr. J. Howard Hunter, inspector of insurance for Ontario, on the subject, "Fire Insurance by Municipal Corporations." There were papers promised by Jacob L. Greene, on "Surrender Values in Life Assurance," and by John R. Hegeman of the Metropolitan, on the subject of "Industrial Assurance."

One little fire-cracker eager for a lark;
Two little shavings ready for a spark;
Three little papers in a pretty little blaze;
Four little flames going all sorts of ways;
Five little dry sticks just in trim to burn;
Six old timbers waiting for their turn;
Seven great stories full of fire and fright;
Eight burning buildings—such a sorry sight;
Nine big blocks—up in flames they leap;
Ten million dollars in a blackened heap.

—Western Insurance Review.

CLEARING-HOUSE FIGURES.

The following are the figures of the Canadian clearing houses for the week ended with Thursday, Sept. 15th, 1898, compared with those of the previous week

Clearings.	Sept. 15th, 1898.	Sept. 8th, 1898.
Montreal	$11,823,744	$14,000,711
Toronto	7,932,912	7,192,680
Winnipeg	1,410,624	1,345,882
Halifax	1,242,434	1,093,356
Hamilton	804,561	518,910
St. John	640,934	509,545
	$23,855,209	$24,661,084

Aggregate balances this week, $3,236,131; last week, $3,603,848

—The Council of the Montreal Board of Trade has resolved to invite the Right Hon. Joseph Chamberlain to that city, and to offer him a banquet.

—We are notified that a branch of the Merchants' Bank of Canada has been opened at Mildmay, Ont., transactions to be dealt with on Tuesdays and Fridays of each week. The manager is Mr. W. E. Butler of the Walkerton branch.

—There are some signs that the German people are dissatisfied with the outcome of the policy adopted several years ago towards United States meat and meat products, that of restriction and antagonism. The policy has had the effect of reducing the importation of horned cattle in three years from 385,069 head to 202,970 head, and that of swine from 715,770 to 89,826. The domestic breeders of Germany have been unable to supply the deficit, and thus even the intended beneficiaries have not profited by the restrictive measures of the sanitary authorities. The policy has produced discontent among the butchers, whose business is injured by the diminution of their sales, as well as among the agrarians, who are grumbling because of their inability to supply the demand. And the public appears to be dissatisfied. But it takes the German officials a long time to move.