

man is supposed to read his policy of insurance, and he ought to know the conditions upon which a contract is based. A company undertakes to indemnify the assured in case of loss by fire on certain property specifically mentioned in the policy, but on no other property. In the case referred to certain articles were left in the shop of the insured for repairs, and for these he was in no way responsible. Why should the insurance company pay for these, unless he told the parties leaving articles with him for repair that these should be made good in case of loss, and charged a consideration therefor? This he did not do, and they paid no insurance premiums and had no right to indemnity. It will be noted that the insurance companies were quite willing to indemnify all the loss on property on which a premium had been paid against loss on property exclusively belonging to himself. This loss the company was willing to pay, and according to the statement as given above, the company was willing to pay the loss on goods left for repairs and for which the assured was responsible. In order properly to judge of the action of the insurance company in this case one should know the exact wording of the policy.

The insurance contract is usually carried out by insurance companies, and where points of difference arise, the interpretation given to the words of a policy on the part of a company is usually a liberal one, always so, we believe, when the loss is an honest one. The line must be drawn somewhere.

INDUSTRIAL NOTES.

A new industry has been established in Petrolea by Mr. Wm. Wilson, of Birmingham, Eng., which consists in buying and shipping away for utilization what is known as "black-strap," which is spent litharge in combination with alkali from caustic of soda.

A shipment of oil-well machinery to India is noted by the *Petrolea Advertiser*. By agreement between the Government of India and Mr. John D. Noble, acting for the Petrolea Oil Co., a tract of 50,000 acres of land in the Punjab was leased to him for the purpose of boring for petroleum in that country. A consignment of machinery and drilling tools has been shipped to New York and London, for India. Mr. David Boyle, an experienced mechanic and driller, goes out in charge of the tools, and will be employed there by the company, under the superintendence of Mr. W. J. Townsend, of Rawal Pindi. Mr. R. E. Slack also goes to Kurrachee, India, to assist in the petroleum operations there. He has been engaged by Mr. Alva Townsend for the Assam Railway and Trading Co. of India for two years.

Verity & Sons, of Exeter, Ont., are enlarging their foundry, and have let the contract for a new building.

At Ingersoll, the other night, the Industrial Committee of the Town Council met to discuss the advisability of granting Messrs. J. R. Warnock and W. B. Nelles \$5,000 to start the old Ingersoll foundry. They decided to recommend to the Council that these gentlemen be loaned that sum for eight years at 5 per cent. interest.

A new winery factory is being erected at Paris, Ont. The *Star-Transcript* says that the new mill is being rushed up at a great rate, and on Tuesday the joists of the second flat of the main building were put in.

A year ago the Municipal Council of Papineauville, Que., guaranteed an exemption

of taxes for twenty years to any parties who would establish manufactories within the limits of the Parish of St. Angelique. So last week, Messrs. McLaughlin Bros., of Arnprior, bought 100 acres between the C. P. R. and La Baie de Pentecoste, two miles above Papineauville, and will build sawmills thereon.

It is stated by the *Advertiser* that the Osborne-Killey Manufacturing Company, of Hamilton, want to know what inducements London will offer them to locate there.

In addition to the pine which goes from the Ottawa Valley to Albany, &c., we send a deal of ash, butternut, elm, bass-wood, birch, and maple to the Middle and Western States. A well-known dealer in these, Thomas Ouellette, of Amherstburg, has gone on a trip to St. Louis, Mo., and Cairo, Ill., in connection with his extensive lumber business. He has two million feet of hardwood lumber on the way up the Mississippi River to Cairo. Mr. Ouellette has a contract with the C. P. R. for 3,000,000 feet of hardwood timber, which, it is understood, is to be used by the company for the building of cars and bridges.

Mr. Samuel Lyle writes as follows to last Monday's *Hamilton Times*:—"Those having any doubt in relation to Hamilton's interest in an art education will have their scepticism removed by a visit to the Drill Shed to see the magnificent display of all sorts of work, and have the clearest evidence of the zeal of the ladies on behalf of art. Let all loving Hamiltonians support the Art Exposition, making some sacrifices for the good of all. Let us go to give our contributions to the Art School, so that the youth of our city may have all the advantages of a first-class art training, and not be handicapped in the race, as every artisan must be who, in this age of technical education, is ignorant of the principles of mechanical drawing."

Our manufacturers are not happy yet, with all the high tariff. A shoe manufacturer tells us his experience of American fine shoes, which are still being sent into Canada as a slaughter market for surplus stock. On going to one of his customers recently, this Canadian maker of shoes was surprised to find that instead of the usual \$2,000 order he was only able to induce the buyer to take some \$1,200 or \$1,400 worth. His natural question was: "Why will you not buy your customary quantity?" The reply came to the effect that salesmen from the Eastern and Northern States had sold him fine shoes at prices which, duty paid, were lower than for a corresponding Canadian article. This manufacturer's mind is much unsettled as to the perfect protective advantages of a high tariff; for he has to pay, upon certain goods which enter into the product of his factory, higher rates of duty than are imposed upon foreign shoes. He thinks that this, while it may be intended for the benefit of Canadian cotton mills, is of very, very doubtful advantage to him.

—A new method of collecting debts from unwilling or unable debtors has come to light in Cape Breton, where a man named McLean, failing to collect a debt from a woman seized her fifteen month's old child and refused to give it back to the mother until compelled to do so by a constable. The man was afterwards arrested and will be sent to the Supreme Court for child-stealing, the penalty for which is seven years in the penitentiary.

—The Hamilton Provident and Loan Society has declared a dividend of three and a half per cent. for the current half-year.

—The Western Ontario Commercial Travelers' Association held its annual meeting in London on Saturday night last. The president, Mr. Munro, said an increase of fifty members had been made during the year, and \$1,100 added to the rest account. The following officers were re-elected: President, Mr. S. Munro; 1st, 2nd, and 3rd vice-presidents, Messrs. W. S. Case, G. H. Walker, and R. H. Green, Hamilton; treasurer, Mr. S. N. Sterling. Among the directors are Messrs. R. K. Hope and John Booker, Hamilton.

—A transaction such as we should be glad to chronicle oftener is thus described in the *Almonte Gazette*: Over ten years ago Mr. J. M. Shepherd, who was a butcher in Almonte, got into financial difficulties and left town. Before leaving he went to each of his creditors and told them his circumstances, assuring them that as soon as he became able he would pay to the last farthing. At first, in the States, he had hard luck, but for the past few years he has been farming successfully in Montana, and last week Mr. Robt. Young received a draft from Shepherd for \$480.60, accompanied by a letter asking him to have the draft cashed and use the proceeds in settling all his liabilities, as he wished to "owe no man anything." Mr. Alex. Fulton received \$300 of the amount, and others smaller sums, greatly to their surprise and delight. These accounts were all outlawed four years ago, but Mr. Shepherd considered them debts of honor. We would that there were some thousands more J. M. Shepherds.

—Writing of the judicious use of the words "assurance" and "insurance," to which we referred the other day, some correspondents of the *Post Magazine* desire to have similarly adjusted the use of "incendiarism" and "arson." Although these words are derived, says our contemporary, from Latin verbs rendered to burn, we use them to denote the circumstances under which the burning was promoted. "The word arson is derived from the Norman-French word *arsine*, which means, as described, wilful firing, and was probably introduced at the Norman conquest, for three centuries following which the use of any other language was forbidden by law for legal and documentary purposes. Although thus we may use either word with propriety in describing wilful fires, it would not be injudicious to allot to each word a more definite purpose, and to use the word incendiary to describe a malicious or revengeful fire, and the word arson when the burning is associated with the moral hazard."

—Speaking of spontaneous combustion in Boston during the present year, the *American Architect* says: "In one case a quantity of feather dust in a bedding manufactory took fire without apparent reason. It was found, however, that a piece of thick glass had been lying on the feathers, and the sun's rays, concentrated in some way by the glass, had set fire to them, although the day was a cold one in the month of March. In another case, a number of tarpaulin hats were lying, packed together, in a window. The high temperature, with perhaps the close packing of the hats, caused them to burst into a blaze. Two other fires were caused by putting paraffine paper, such as candy is wrapped in, into a refuse barrel, which contained a little sawdust; and a third, which destroyed \$20,000 worth of property, was occasioned by putting some greasy paper, which had been used to wrap lunches in, into a wooden refuse barrel, which contained some sawdust and sweepings."