

Assurance Company; Wood, of the London & Lancashire Fire Insurance Company; J. H. Walker, of the Confederation Life Association; Michaud, of the National Life Assurance Company; and A. Browning, of the British Empire Mutual Life Assurance Company.

The Union Mutual Life Insurance Company of Maine, under date November 10th, announces the appointment of Mr. John C. Hurst as manager of the Toronto agency of the Company, which has charge, we are told, of the district comprising the whole of Ontario west of Ottawa and Prescott. Mr. Hurst is an active and stirring life agent, who for years sent the Sun Life a large share of its Ontario risks. He should make a decided increase in the business of so liberal and progressive a company as the Union Mutual.

Another instance of a remarkable answer to a very simple question was brought to our attention a few days ago. Query in application: "Mention some physical mark of identification." Answer: "Bald-headed."

The Lumbermen's and Manufacturers' Fire Insurance Company and the Mutual Fire Association, organized five years ago at Minneapolis, Minn., were on Monday last placed in the hands of a receiver. The assets are \$150,000, and are largely in excess of the liabilities.

At the recent monthly meeting of the directors of the Wellington Mutual Fire Insurance Co., Mr. John A. Ross was appointed inspector in place of Henry Kitson, who has received the appointment of inspector of the National & Atlas Insurance Co. The place on the board of directors of the Wellington Mutual, rendered vacant by the death of Chas. McMillan, has been filled by the appointment of Dr. McNaughton, of Erin.

THE FIRE RISK OF DYEING AND CLEANSING.—The following calculations of annual property fire cost per \$100 of property value in dyeing and cleansing establishments are from the *American Exchange and Review*:

	Cents
(1) Small public dyeing and scouring works, entirely on garments; using steam for heating, but old methods of scouring and dyeing.....	31
(2) Similar to No. 1, but adding dyeing of piece goods and using furnaces for heating copper vats.....	95
(3) Similar to No. 2, but using naphtha (gasolene) for scouring garments..	123
(4) Medium and small scouring and dyeing works, serving factories and the public.....	151
(5) Similar to No. 4, with addition of cloth finishing.....	172
(6) Large scouring and dyeing works, serving factories and the public....	192
(7) Similar to No. 6, but adding cloth finishing.....	208
(8) Similar to No. 7, but with addition of the naphtha scouring process....	225

LUMBER AND TIMBER NOTES.

The lumbering operations in the rear of Peterboro and Haliburton for the winter promise to be light, with the exception of those by the Hazlett Co'y on the old Scott limits. The *Independent* understands that twenty million feet will be taken out by this company. Wages for the woods are ruling low, \$16 a month being the highest. Wages in the Ottawa and the North Shore districts are from \$6 to \$8 a month lower than last year.

The Kennebec lumbermen will operate more

extensively in the woods this winter than at any time for several years past. It is estimated that the total cut will exceed that of last winter by at least 10,000,000 feet.

The St. John, N.B., *Sun* says that the lumber cut of Stetson, Cutler & Co. this season will be in the vicinity of 30,000,000 feet of spruce and pine lumber and 30,000,000 shingles. In their two mills and ten lime kilns this firm employs about 450 hands.

It is striking to notice the reduced proportions of Canadian export of sawn lumber from the St. Lawrence to Argentine and Uruguay, South America, this year. In 1873 the export reached 36 million feet; then by 1876 there was a glut and it had run down to 3½ millions. Then it went up year by year to 37 millions in 1884, down to 34 millions in 1887, up to 35 millions in 1889, and down to 7½ millions in the present year. The proportions were 4,872,000 feet pine and 2,788,000 feet spruce. Here follows a table:

PREVIOUS SHIPMENTS.	
FEET.	FEET.
1889..... 35,313,573	1879..... 12,476,150
1888..... 18,089,716	1878..... 10,855,246
1887..... 34,036,076	1877..... 8,787,928
1886..... 29,088,214	1876..... 3,437,000
1885..... 31,344,643	1875..... 10,123,000
1884..... 36,938,548	1874..... 16,262,293
1883..... 18,768,652	1873..... 36,073,919
1882..... 24,419,827	1872..... 28,234,968
1881..... 16,147,941	1871..... 16,005,935
1880..... 10,420,080	1870..... 25,145,183

MONTREAL CLEARING-HOUSE.

Clearings and Balances for the week ending 20th November, 1890, are as under:

	Clearings.	Balances.
Nov. 14.....	\$1,881,230	\$222,143
" 15.....	1,910,622	265,227
" 17.....	1,629,560	218,346
" 18.....	2,346,360	256,971
" 19.....	1,849,522	286,477
" 20.....	1,753,973	194,587
Total	\$11,371,767	\$1,443,751
Last week	\$12,653,278	\$1,558,468
Cor. week 1889	\$11,098,018	\$1,328,034

—The English public as a rule are careless as to impositions practised upon them by those who adulterate food-stuffs, the exception being, of course, the fussy or indignant Englishman who writes to the *Times*. But the authorities charged with the duty of looking after adulterations are by no means idle. They made 26,594 analyses of food products last year; and while many of these were found to be adulterated, the report says that "the amount of adulteration was so small as to make it inexpedient to take the cases into court." The following table shows the work of the year in certain leading articles:

Articles.	(No. samples examined.)	Adulterated.	Percent. adulterated in 1888.	Percent. adulterated in 1889.
Flour.....	395	1	0·5	0·3
Butter.....	2,679	345	10·4	12·9
Coffee.....	1,397	208	12·0	14·9
Sugar.....	188
Mustard....	861	83	9·5	9·6
Pepper.....	1,678	149	7·7	8·9
Tea.....	443	2	..	0·5
Confectionery and jam ..	394	18	2·4	4·6

In every one of these cases except flour, the proportion of adulteration was greater in 1889 than in the previous year. Lard, however, of which 1,145 samples were examined, showed much less admixture of foreign substances (cotton seed oil, no doubt) than in 1888, 16·8 against 3·7. It will be observed that sugar shows no adulteration.

—A recent visitor to New York tells us that Broadway is in a dreadful mess, what with excavations for one thing and another. There are to be excavated for:—The cable traction railroad, the Western Union Telegraph Company's wires, the Consolidated Gas Light Company, and the Steam-Heating Company. And almost at the same time, too. On this subject the *Insurance Journal* has a word to say: "It is inferred that in many sections this deep sinking will interfere both with the water-mains and the conduits of the steam-heating company, which, it is understood, must be removed to give way to this new method of street travel. * * At intervals of thirty feet the cable road will make excavations five feet in depth, where guide-wheels will be placed on which to rest the cable conduit, and between these shafts will be an excavation about three feet in depth." Such a state of disruption, our contemporary considers by no means adapted to the progress of the fire-engines or to the facility of the brigade in the extinguishment of fire.

—A hint about the egg trade was given not long ago by the *Victoria Times*, which thinks Ontario can get big prices there for her eggs. It states that twenty cents a dozen is not a steep price for eggs as prices go in British Columbia. "We are paying here, in Victoria, 30 cents a dozen for Yankee eggs, and if they are a day old they are a month. The fresh home product is worth 50 cents a dozen, and is scarce at that. Now, if Ontario eggs are worth only 30 cents a dozen in England, and as British Columbia consumes mostly the Yankee product, paying a duty thereon, why not the Ontario hen turn her attention to British Columbia and take the same pains to establish herself in this market that she is taking to induce the patronage of John Bull. * * In this province everybody eats eggs, but nobody scarcely raises them. Eggs the consumer will have. There is no reason in the world why Ontario and Eastern Canada generally should not find in British Columbia a market for a million dozen of eggs annually."

—From the last issue received, dated November 8th, of the *Iron and Steel Trades Journal*, we learn that as a consequence of the stoppage of the Scottish blast furnaces, pig iron is being sent to Britain from Spain. That journal tells of the steamer "Mandarin" sailing from Bilbao for Glasgow with 859 tons of Spanish Bessemer pig iron, "and this week the s.s. 'Sandringham' cleared with 1,489 tons of similar iron for the same port. We hear that the Sociedad Viscaya has already sold 10,000 tons of pig iron to Glasgow firms. This business indicates that for Scotch trade the Bessemer iron makers on the North-West and North-East coasts will have in the future to reckon with the Spanish smelters."

—The New York State superintendent of public works announces that he hopes to be able to officially close the Erie, the Oswego, and the Champlain canals on November 30th, and the Black River canal on the 25th. This, of course, in case cold weather puts a stop to navigation at earlier dates than those mentioned.

—The Bank of Montreal has opened a savings bank department in connection with its Toronto branch, a step which, we are told, has been taken in order to meet a growing demand. It is intended to allow interest on sums of four dollars and upwards.