will evidently be sustained for months, and from present Crude quotations it may go higher.

## INSURANCE NOTES.

Some gentlemen in St. Thomas wish to try the Fire Insurance business in Ontario and will apply for a charter for "The Erie Fire Insurance Company," to do their business.

Some fires have taken place out on the prairies near Rapid city, Manitoba, and a newspaper predicts "If prairie fires ravage the plain in the same manner another season, the company will undoubtedly be out of pocket." Both life and fire insurance companies are represented in

Rapid City.

Respecting a statement that insurance companies have determined to cancel all their risks in Emerson, the representative of four companies there, the Phænix, Western, British America, Hartford Fire Insurance Co'ys., writes to the Winnipeg Free Press contradicting this, so far as it applies to his companies. He admits, however, that probably no company would wish to write in Emerson except at the fullest rates, and there are some blocks in which a cautions company would not write at any rate. If, however, says Mr. Carruthers, the good people of Emerson wish to obtain insurance more generally than it can be had at present, there is no question but that they must obtain some sort of efficient protectionagainst fire, break their frame blocks with brick buildings, or else keep their mercantile risks as isolated as possible.

Windsor now possesses 600 feet new fireengine hose, tested to 150 lbs. per square inch. —The Stadacona Insurance Co. give notice of application to Parliament for an act to authorize it to wind up and liquidate its affairs, in accordance with a resolution passed by the

shareholders in Feburary last.

The Appellate Court of Illinois has rendered a decision of some interest to underwriters, declaring that a temporary building, erected for the purposes of trade, and with the intention of removing the same, does not become a fixture. If the building was erected with an understanding had with the owner of the land, that it might be removed, it could be taken away after the death of the owner of the land, if done within at reasonable time thereafter.—Insurance Monitor.

## FIRE RECORD.

Ontario.—Millpoint, 22nd November — A house occupied by Mrs. Powel destroyed; contents mostly saved in a damaged condition. Markdale, 26th-Maybee & Cornwal's foundry destroyed through explosion of a handlamp.—Hamilton, 26th—A quantity of cotton goods stored in upper flat of Campbell & Penti-\$3,000. — Peterboro, 27th—Quinn's frame tavern destroyed, not insured. — Oshawa, 27th -Wm. Trewin's dwelling burned with contents; loss \$1000, insurance \$300 in British America.—London, 24th—The steam cooperage works of Duffield Bros., in London East destroyed; loss probably \$20,000 insured.— Morewood, 30th—Thos. Glasgow's barns burned, loss \$1,500; building and contents insured -Arthur, 30th-P. Cosgrove's for \$1,700. — Queen's Hotel stables burned, no insurance-Orillia, 29th-McKay's woolen mills burned, machinery, contents and books destroyed; insured in Standard for \$2,000. Clinton, 25th -The town hall and adjoining buildings destroyed.—Peterboro, 27th—Dolan & Garvey's wooden building burned, loss \$200, not insured — Lindsay, 28th—The residence of the Mayor, Col. Deacon, destroyed, cause hot ashes; piano and jewels saved, not much else.

Loss \$5,000, insured in Western for \$2,400.—
Varney, 24th—A dwelling and the post office burned, loss \$400.—Bethany, 20th—A. Holmes' barn burned; cause, pitchfork fell on lantern spilling the oil, contents worth \$400, insured.

TORONTO, Nov., 29th.—The Grand Opera House, erected on Adelaide st., in 1874, at a cost of \$75,000, took fire at an early hour this morning, and the auditorium is completely gutted, the south wall has fallen and only the stores fronting on Adelaide st. remain, somewhat damaged. Sad to say, Wright, the care-taker, with his wife and child, perished in the flames. Insurance \$42,000, \$27,000 on the theatre proper. and \$15,000 on the business part of the building: Western, \$7,500; Phœnix, \$5,000; Citizens', \$5,000; Imperial, \$2,500; Queen's, \$2,500; Lancashire, \$2,500; Dominion, \$2,000 (scenery); total, \$27,000. The insurance on the front building will more than cover the loss. 29th-Miss McCaffrey's millinery shop, Queen st., took fire in the attic, goods damaged by water. 30th-A spark from the furnace occasioned a fire in the basement of Lowden, Neill & Co's drug warehouse; chemical engines put it out with little damage-St. Catharines, 29th.-R. Peterson's barn burned and house damaged. -Teeswater, Dec. 1st.-The Lorne steam grist mill at Walkerton, owned by Merchants' Bank, burned, sawmill and office saved loss -Wyoming, about \$8,000, covered in Royal .-Dec. 1.- Jacob Rogers' barn at Keitch burned with contents, loss \$1,600, insurance \$950. A. Clements' frame dwelling burned, loss \$400, no insurance.

OTHER PROVINCES.—Montreal, Nov. 25th—Savage & Hatton's soap factory destroyed, with 60,000 feet lumber in adjoining yards. Loss about \$15,000, and very little insurance.—
Joggin's Mines, N.S., 22nd—R B. Bogg's saw mill burned, loss heavy; insurance \$2,000—Quebec, 28th—The cabin of the S.S. Polino in the Dinning docks took fire, and was put out by the crew and the city fire brigade, damage \$1,500.—St. Jean Chrysostom, 28.—Barns and stables of C. McFee burned—Joggins, N. S., 30th.—R. B. Boggs' saw mill burned, loss \$2,500, insurance \$2,000.

## STOCKS IN MONTREAL.

Montreal, 3rd December, 3 p.m.

STOCES.	Lowest Point in Week.	Highest Point in Week.	Total Transact'ns in Week	Buyers.	Sellers.	Average Price, like Date, 1878.
Montreal						
" x.d	141	145₺	425	143	1442	145
Ontario x d		69	35	714	75	72
Consolidated				2	5	684
Peoples		•• •••		: 21	65	581 85
Molsons				75	8ŏ	85
Toronto		115	28	116	110	119
Jac. Cartier	59½ 88	бо	65		60	964
Merchants	88	914	849	902	911	85
Commerce	1174	120	642	1184	119	1092
Union					70	
Hamilton						
Exchange					60	
Mon. Tel	91	100	2826	96₹	971	168 <del>2</del>
Dom. Tel		652	200			
Rich. & O. Nav.	392	4 4	135	40	41	54
" *.d	•••••		•••••	•••••		
City Pass			•••••		80	8o
R.C. Ins. Co	119	122	535	1212	121	III
	• • • • • • • • •		•••••		••••••	• • • • • • • •
Merchants x.d. Eastern T'ps		•••••	•••••			
Pastern 1 ps	••••••					• • • • • • • • • • • • • • • • • • • •
Ster ing Ex	٠٠٠٠١					•••••

AT Levis three new ships of large tonnage are under construction by the Messrs. Samson. W. Charland, Sr., and W. Charland, Jr.

## THIS YEAR'S IMMIGRATION.

NUMBER AND NATIONALITY OF RECENT SETTLERS
IN ONTARIO.

The period of immigration for this year having about come to a close, the department has prepared a statement of the number of immigrants who settled in Ontario through the different city agencies during the ten months ending the 31st of October. The statement shows a very large increase over the returns of the same period last year, as will be seen from the following table:—

Agency.	1878.	1879.	Inc.
Ottawa	304	570	186
Kingston	658	1,061	403
Toronto	4,143	8,057	3,914
Hamilton	5,509	8,866	3,457
London	758	1,968	1,210
Total	11,452	20,622	9,170

The nationalities of the above may be stated as follows, a comparison with last year still being given:—

Country.	1879.	1878.
England	10,369	5,323
Scotland	2,614	I,575
Ireland	3,039	1,303
Germany	1,230	537.
Iceland	37	75 75
Switzerland	120	101
United States	2,501	2,132
Other countries	604	246
	20,622	11,452

Then, as to the avocations of these new arrivals, nearly all the males were either farmers or agricultural laborers. The females were mostly domestic servants, for whom there appears to be a large and growing demand in the cities and towns of the Province.

9,170

Total increase .....

THE SHORT CREDIT SYSTEM .- The system of giving short credits is being generally adopted in Chicago and other western trade centres; many wholesale firms there are working upon a purely cash basis Dry goods, hardware, boon and shoe, hat, cap and fur houses, which until lately extended their credits to three, four and six months, are now invoicing at thirty and sixty days, and such has been the successful working of this plan already, that well-to-do firms which were wedded to the old system, and averse to the least innovation, are now represented to be following the example of those who first reaped the benefit of the much-needed reform. There are others who are cultivating a strictly cash business by allowing the usual discount, which many buyers are availing themselves of .- Exchange.

—Parasol-making is a source of wealth to the French nation. The business embraces also umbrellas and walking sticks, and realizes an annual sum of more than £240,000. Provincial towns furnish the steel frames, and sticks of various woods from France, Africa, Guiana and India, as well as handles and knobs in horn, whalebone, ivory, tortoise-shell, china, glass and stones—real or artificial.

—Messrs. John E. Swan & Brothers, of Glasgow, under date of November 7th, 1879, report 95 furnaces in blast, against 88 at the same period last year. The quantity of iron in Connal & Co.'s store was 364,591 tons, an increase of 8535 for the week. The shipments show an increase of 143.971 tons since Christmas, as compared with the shipments to same date last year. The imports of Middlesborough pig. iron for the same period showed a falling off of 27, 548 tons since January 1st, 1879.