

The permanent nitrate committee's public statistical circular for October, 1895, states:—Total exports of nitrate of soda to Europe, September, 2,200,000 qtls.; loading for Europe, 1st October, 5,000,000 qtls.; imports Europe, September, 50,750 tons; deliveries in Europe, September, 53,960 tons; visible supply Europe, 1st October, stocks, and afloat, 362,640 tons.

#### TO AVOID FIRES.

The National Board of Fire Underwriters of the United States has promulgated a series of rules referring to electric appliances for light or power. It publishes the following cautions for the information of the public:

1. Have your wiring done by responsible parties, and make contract subject to the underwriters' rules. Cheap work and dangerous work usually go hand in hand.
2. Switch bases and cut-out blocks should be non-combustible (porcelain or glass).
3. Incandescent lamps get hot; therefore, all inflammable material should be kept away from them. Many fires have been caused by inflammable goods being placed in contact with incandescent lamp globes and sockets.
4. The use of flexible cord should be restricted to straight pendant drops, and should not be used in show windows.
5. Wires should be supported on glass or porcelain, and never on wooden cleats; or else they should run in approved conduits.
6. Wires should not approach each other nearer than eight inches in arc, and two and one-half inches in incandescent lighting.
7. Wires should not come into contact with metal pipes.
8. Metal staples to fasten wires should not be used.
9. Wires should not come into contact with other substances than their designed insulating supports.
10. All joints and splices should be thoroughly soldered and carefully wrapped with tape.
11. Wires should always be protected with tubes of glass or porcelain where passing through walls, partitions, timbers, etc. Soft rubber tube is especially dangerous.
12. All combination fixtures, such as gas fixtures with electric lamps and wires attached, should have approved insulating joints. The use of soft rubber or any material in such joints that will shrink or crack by variation of temperature, is dangerous.
13. Electric gas lighting and electric lights on the same fixture always increase the hazard of fire, and should accordingly be avoided.
14. An electric arc light gives off sparks and embers. All arc lamps in vicinity of inflammable material should have wire nets surrounding the globe, and such spark-arresters reaching from globe to body of lamp as will prevent the escape of sparks, melted copper, and particles of carbon.
15. Arc light wires should never be concealed.
16. Current from street railway wires should never be used for lighting or power in any building, as it is extremely dangerous.
17. When possible, the current should be shut off by a switch where the wires enter the building, when the lights or power are not in use.
18. Remember that "resistance boxes," "regulators," "controllers," "rheostats," "reducers," and all such things, are sources of heat and should be treated like stoves. Any resistance introduced in an electric circuit, transforms electric energy into heat. Electric heaters are constructed on this principle. Do not use wooden cases made for these stoves nor mount them on woodwork.

#### ENDOWMENT ASSOCIATIONS.

Mr. Lambert, the Insurance Commissioner of Pennsylvania, in his report for 1894, gives a sketch of the life and death of the Order of Tonti, and then adds:

"The accountant who went over the books of the Order after the assignment justly says: 'The order was insolvent; in fact there was no time in the existence of the Order when, in view of its obligations, it was not insolvent.' The scheme was impracticable. It was contrary to all sound business principles. There was no time when the rate at which the assessments were levied was sufficient to enable the payment of the promised amount on the certificate at maturity.

"It is not necessary to impeach the integrity of the management of this Order. The fault was due to the pernicious basis on which it was organized. Such a scheme cannot be considered as anything less than a sham and a fraud. It is against public morals; it allures the victims by promises which can never be fulfilled, and I cannot believe that it is the intention of our laws to give protection to any such imposition upon the public. Unfortunately there are still in existence various of these 'orders,' doing business upon the same vicious plan, but it is inevitable that sooner or later the same end must come to all of them."

#### CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, October 17th, compared with those of the previous week:

CLEARINGS.	Oct. 17.	Oct. 10.
Montreal .....	\$11,172,524	\$11,923,006
Toronto .....	6,209,581	6,687,751
Halifax .....	1,186,954	1,318,235
Winnipeg .....	1,605,016	1,728,624
Hamilton .....	843,931	802,819

Total ..... \$21,018,006      \$22,460,435  
Aggregate balances this week, \$2,816,136; last week, \$3,566,697.

—The ninth annual convention of the Canadian Ticket Agents' Association was held on October 9th, in the Chateau Frontenac, Quebec. A large increase in membership was shown. A feature of the meeting was the presentation by the members to Mr. W. R. Callaway, thrice president of the body, and now general passenger agent of the Minneapolis, St. Paul and Sault Ste. Marie Railway, of a flattering address and a handsome diamond and pearl scarf pin. At the afternoon sitting it was decided to hold the next meeting in St. John, N.B. Officers were elected as under:

J. A. McKenzie, President.  
W. E. Rispin, 1st Vice-President.  
W. H. Bowman, 2nd Vice-President.  
L. Lavigne, 3rd Vice-President.  
E. De la Hooke, Secretary-Treasurer.  
W. Jackson, Auditor.  
Committee.—C. E. L. Jarvis, G. Duncan, T. Long, N. Weathers-ton, W. H. Harper.

—Mr. Thomas, assistant attorney for the United States Post Office Department, who has been waging war against lotteries all over the Union, enumerates in his report for 1894-5 no less than 213 "fraud" orders prohibiting delivery of registered packages. These orders were issued against 55 lotteries operated by so-called bond investment companies, 12 avowed lotteries, 21 lotteries of a miscellaneous character, and 130 schemes devised to defraud the public. This officer declares that the Act of March 2, 1895, further amending the Lottery Act, has been most successful, having virtually closed the mails to lottery concerns. While asserting confidently that the death knell of the avowed lotteries in the States has been sounded and their business vastly crippled, if not ruined, Mr. Thomas is "sorry to note the fact that many business men think they must, in order to be successful, resort to schemes that appeal to the gambling spirit of the people, and they accordingly sugar-coat their legitimate enterprises with lottery advertisements and thus create a desire for other and more pernicious modes of obtaining something for nothing, by hazard or by chance."

—Confirmation has unexpectedly come of what has repeatedly been said by our Sydney, New South Wales, correspondent, as to the necessity of sending competent men from Canada to Australia, and taking time and care and method to build up a trade between the countries. Mr. W. A. Lingham, who left Belleville, Ontario, five years ago to settle in Sydney, has returned to the former place on a visit. He says distinctly that while Canadian goods are excellent, they have not been so well received as they deserve, because the manufacturers have sent inexperienced travellers to introduce them. If competent men were sent to sell Canadian goods he has no doubt a considerable trade can be built up between the Dominion and Australasia.

—The Actuarial Society of America met last week in Montreal, its first gathering in Canada. Mr. Emory McClintock, F.I.A., the president, gave an interesting account of the proceedings at the recent Congress of Actuaries held in Brussels, Belgium, which he attended. The Canadian members present were T. B. Macaulay, F.S.S., of the Sun Life; W. McCabe, F.I.A., of the North American Life; W. C. Macdonald, actuary of the Confederation Life; F. Sanderson, M.A., of the Canada Life; J. G. Richter, of the London Life. The members of the society dined together at the Windsor hotel, and enjoyed the hospitality of the Sun Life Company in an excursion to Lachine, etc.

—On Tuesday last an important convention opened in Montreal, to continue in session some days. It is that of the American Street Railway Association. Its delegates are numbered by hundreds, and when their wives and friends are added the visitors may number a thousand or two. Members of the convention pass free on the Montreal Street Railway and are free guests at the Victoria Rink, where an exhibition of electric railway and other appliances is in progress.