

and privation. The people have all been provided with homes by the process known as "doubling up." All are cheery and hopeful. The Relief Committee are doing good work. Strangers are entertained in private dwellings and made as comfortable as possible. Insurance adjusters are now busy settling for the losses. The Great Northwestern Telegraph Company has rebuilt its line and established a temporary office in a stable, one of the few buildings standing. The poles and cross-arms relieve the eye in looking over the burnt plain, and the people are now able to trace out the once busy street. The town hall has been utilized as a school house, but proves too small to accommodate the children." There is work for months for the relief committee to arrange matters for the winter, and much more assistance will be required. A generous supply of provisions has been received from Bracebridge and Orillia.

Contributions for the relief of the distressed inhabitants have come in as under:—Ontario Government, \$1,000; Toronto Corporation, \$1,000; Hamilton do., \$250; Penetanguishene, \$100; Midland, \$100; Orillia, \$100; Bracebridge, \$100; Huntsville, \$100; Wm. Christie, of Christie, Brown & Co., \$100; H. H. Cook, \$200; A. M. Dodge, \$100; Citizens of Orillia, \$154; Lucas, Park & Co., Hamilton, \$50; Jno. Whyte & Son, Mitchell, \$50; J. M. Dollar, \$100; Employees of Longford Mills, \$102.50; A. P. Cockburn, \$50; Eby, Blain & Co., \$100; Refiners' Oil Co., Petrolia, one car refined oil.

The insurance losses have been adjusted, they are almost all total, and their aggregate is \$57,657, distributed among twenty-three companies, as under:

L. & L. & G., \$5,500; Northern, \$4,077; Caledonia, \$3,000; City of L., \$6,300; Hartford, \$2,800; Queen, \$1,500; Royal, \$4,300; G. & L., \$300; Royal Can., \$1,300; Western, \$800; Lancashire, \$1,000; Phoenix, \$1,500; Quebec, \$700; N. B. & M., \$2,000; Com. Un., \$4,825; Aetna, \$7,000; L. & L., \$3,000; Citizens, \$10,000; British Am., \$12,000; Mercantile, \$1,095; Huron & M., \$2,000; Gore Mutual, \$1,000; Wellington M., \$1,760.

INSURANCE NOTES.

An exchange is of opinion that rigid inspection of the average business block would reveal the fact that both cellars and attic spaces are devoted to improper purposes, and crowded with dry and inflammable material which, if it does not take fire from spontaneous combustion, is readily ignited by the faintest spark of fire that may chance to be wafted in its direction.

Efforts have been made since the disruption of the Metropolitan Tariff Association to revivify the New York Tariff Association, but these efforts so far have not been successful. As a member of the Tariff Association described the situation to a representative of the *New York Times*, the vitality of the Tariff Association has been very much impaired, and fire insurance companies generally are working for number one. Cutting of rates is likely to last until some one has been hurt by the operation. Then a successful movement may be started to make the Tariff Association strong enough to protect its members and punish those who have no regard for its rules.

On the 9th instant an extraordinary general meeting of the Briton Medical & General Life Assurance Co. was held at the City Terminus hotel, London, Eng., to consider the reorganization of the company. The proposals included reduction in the directors' and auditors'

fees, and alterations in the deed of settlement tending to add to the fair value of reduced policies and thus again building up the edifice which had been so nearly destroyed. The resolutions were carried almost unanimously.

The other day, the front wall of Mr. Day's three-story brick building, St. James street, Montreal, was condemned by the building inspector. Mr. Day states that the taking down of the mitoyenne wall by the contractor of the new New York Life building has weakened the front wall of his building. Mr. D. Burke, manager of the New York Life Insurance Co., "denies the allegation" and seems disposed to "defy the allegator" as well, for he declares that the wall in question had been condemned by the building inspector before the work of the parti-wall could have affected the face wall in any manner. Mr. Burke further states that he is acting on legal advice.

Mr. E. Roger Owen, manager in London, Eng., of the fire branch of the Commercial Union Assurance Company, is at present on a visit to this country. In consequence of the death of Mr. Fred Cole, of Montreal, long the general agent of the Quebec branch of that company, some change in the administration of its affairs in Canada is spoken of as probable. It is proposed, we understand, in view of the importance of the company's marine business, to make Montreal the head office for Canada, in which case Mr. W. B. Evans and Mr. James McGregor would be joint agents in that city. When it is remembered that this company was among the first to make Toronto headquarters of a general agency, the desirability of relegating the capital of Ontario to "a back seat," so to speak, is at least debatable. The marine business of the company is not, we should think, so extensive, relatively, as to make needful to subordinate the bulk of the company's Canadian business to it.

MANUFACTURERS' NOTES.

The Waterous Engine Company, of Brantford, intends developing the supply of natural gas in that city.

A large factory for the manufacture of paste-board boxes has been opened in Windsor, Ont., by Mr. S. Stephenson, proprietor of the *Chat-ham Planet*.

Two English gentlemen connected with "Nettlefold's, Limited," a large screw manufactory in Birmingham, contemplate, it is said, the erection of a screw factory in Canada.

It is stated that the manufacture of glass is being rapidly developed in Germany. Manufacturers there, it is said, have complete control of the home markets, and are also gradually extending their trade in other countries.

"Our jam and marmalade producers," says the *Glasgow Herald*, "will be interested (if not pleased) to learn that the Dutchmen have thrown down the gauntlet and entered the list as our competitors in the industry which we regard as an essentially home one—namely, that of making jam and marmalade. We are not in a position to say whether the fruit, when 'done down' from a Dutch point of view, would be grateful to the English palate, but those of our manufacturers who are now buying fruit from Holland, and reconsigning it there in the form of jam, may, perhaps, have to look to their laurels."

"Yes," said the proprietor of one of the largest shoe manufactories in Portland, Me., "it doesn't take long to make a pair of ladies' shoes. Some time ago a gentleman and his wife walked into our factory, and in just one

hour and thirty-three minutes the lady left the house wearing a pair of fine shoes which were made for her from the stock while she was in the factory."

When you have to repair your boiler furnace says the *Stationary Engineer*, and cannot get any fire-clay, take common earth, mixed with water in which you have dissolved a little rock or other salt; use same as fire clay—the furnace will last fully as long.

The *London Free Press* finds relief from the financial "rumors of an unsavory character" which have been floating around that city for several weeks, in the fact that Mr. Edward Thompson, a wealthy gentleman of Glasgow, Scotland, has completed negotiations for the purchase and control of the Bennet Furnishing Works. It is his intention to increase the number of workmen to seventy, and to prosecute the business with energy and vigor.

—From three to six pounds per acre, according to yield, is the quantity of binding twine needed by the farmers of Manitoba, and it costs fifteen or more cents per pound. This year, so heavy have been the grain crops, that more than six pounds per acre has been used, and in certain instances it has cost twenty cents per pound. The *Winnipeg Commercial* which is responsible for the statement of facts and figures given above, declares that it has taken 1,728,536 pounds of twine to bind the 432,132 acres of wheat sown in Manitoba this year. Here, at fifteen cents per pound, is \$259,000. Then adding what was used for oats and barley, the expenditure for twine was probably \$377,000. Now, argues the *Commercial*, why not make twine in Manitoba, where flax grows to perfection and where wild flax is indigenous. Or why should not somebody, preferably a Manitoban, invent a machine that will utilize straw for binding and get rid of the \$300,000 outlay to eastern province manufacturers for twine?

—Winnipeg journals dwell with satisfaction upon the announcement that the first shipment of cattle from the Canadian Northwest ranches will be made shortly. There are now being loaded at Calgary forty-five cars of cattle, aggregating about 900 head; and they will go to Montreal to be shipped to Liverpool. The cattle are from the Cochrane ranches. This, says one journal, is an important event to the cattle trade; as these cattle will be the vanguard of what is hoped will be the chief export from the western portions of the territories. Hitherto all the surplus cattle on the ranges have been killed for the local market; but the time has now arrived when an outside market will have to be looked for. It is not probable that there will be any heavy shipments this year, but in a year or so the business will reach large proportions.

—As a result of the liquidation of the Bank of London, now progressing, it is expected that the affairs will be in such a condition by the 1st as to complete the redemption of all, or nearly all its notes. The claims of depositors will naturally follow next in order. From the fact that it is regarded as certain that all claims will be settled in full it is not unreasonable to infer that the bulk of the business of the bank must have been of a fairly profitable nature. Shareholders are also looking for a return of a good part of their capital. While this is so far satisfactory it is to be regretted that it has been found necessary to hold in confinement the president and promoter of the bank,