

has been in operation from Hamilton to Montreal for some time past. Perhaps you have not heard that Mr. Boyd—our St. Catharines operator—got the appointment of Supt. to the opposition line. That is the case, and Tom Townsend [now G.T.R. inspector of telegraphs] is now our operator in 'S.C.' [Saint Catharines]. We have also got a new office at Suspension Bridge N.E., and Mr. Wood has been for some time past building a line from Hamilton west on the Great Western Railroad. We are going to have a great many miles of new line within the next two or three years. Our line never worked so well as it does now. The wire don't get down between this and 'A' [Montreal] at all hardly, and it is fun to work because it 'goes so nice.' Ben is well and getting on first rate, as usual, and I think a great deal of him. Johnny Henderson is also first rate but I had to discharge Pat, and the opposition have hired him. My brother Lyman is here learning to operate, and is getting on pretty well. Hugh Scobie died the other day. They are going to build an Esplanade in front of the city. All new wharves, and the railroads are going to run in front of the city. It will cost a great deal of money, but it will be valuable to Toronto. Every thing seems to be going ahead here."

HARVEY P. DWIGHT.

AN INCENDIARY STORY.

An attempt was made some days ago to burn down the Dominion Hotel, at Novar, in the Parry Sound district, owned by George Thompson. In trying to find the incendiaries, suspicion fell upon Thompson himself, who was arrested on two distinct charges, one with being an accessory with Donald Carmichael and the other of conspiracy with Carmichael to accuse and charge Mr. S. P. Cornell, the proprietor of the Queen's Hotel there, with the crime.

The developments made at the investigation on March 8th showed before the magistrates, that Thompson himself had engaged Carmichael for \$75 to set fire to his hotel, and that Thompson had been trying to induce Cornell to buy the place, and admitting, or stating to Cornell, that he had made arrangements to "send it up in smoke." All this has placed Thompson in a most unenviable light. He has been committed to take his trial at the next court of competent jurisdiction for the District of Parry Sound.

NOTES ABOUT BOOKS AND STATIONERY.

Sir Henry Parkes, who is called "the Grand Old Man of Australia," went to New South Wales in 1839 with his young wife and infant child, and began life there as a farm laborer on an annual wage of one hundred and fifty dollars. In the instructive and vastly readable book called "Fifty Years of the Making of Australian History," he relates how he got on in the world, entered politics, became for five times Premier of the colony.

Something entirely new in the way of book illustration is about to issue from the Edinburgh press, says the London *Literary World*. The printing of tartans has hitherto been done by the usual processes, but George P. Johnstone, who is bringing out a work on "Old and Rare Scottish Tartans," by Mr. D. W. Stewart, is having the illustrations reproduced in rich silk, specially dyed, and woven in the Scottish hand-loom. Each illustration will show the full design of a particular tartan, and the various silks will be mounted as plates in manner similar to a drawing.

How to open a new book is described as under: Hold the book with its back on a smooth or covered table; let the front board down, then the other, holding the leaves in one

hand while you open a few leaves at the back, then a few at the front, and so on, alternately opening back and front, gently pressing open the sections till you reach the centre of the volume. Do this two or three times, and you will obtain the best results. If you open the volume violently or carelessly in any one place you will likely break the back and cause a start in the leaves. Never force the back; if it does not yield to gentle opening rely upon it the back is too tightly or strongly lined. A connoisseur many years ago, says Wm. Matthews, in *Modern Bookbinding*, who thought he knew perfectly how to handle books, came into my office when I had an expensive binding just brought from the bindery; he, before my eyes, took hold of the volume, and tightly holding the leaves in each hand, instead of allowing them free play, violently opened it in the centre and exclaimed, "How beautifully your bindings open!" I almost fainted. He had broken the back of the volume, and it had to be rebound.

A German major has found out that aluminum gives a stroke on a slate, and a German company has undertaken the manufacture of pencils based on that fact. They are 5 millimeters (about 1-5th inch) thick and 14 centimeters (about 5½ inches) long. They need no pointing, and are well-nigh inexhaustible and unbreakable.

A well-known Detroit millionaire was saying to his confidential clerk the other day, "Now, I've arranged these papers in my desk for my wife and children all right, so that if I die—" "If you die!" interrupted the secretary: "say when you die; there's no if about dying."—*Detroit Free Press*.

INSURANCE NOTES.

We have seen the policy receipt covering probably the heaviest life insurance deal ever transacted in the Dominion of Canada. It covers the life of Mr. Philip H. McLeod, Deputy-Reeve for Woodstock. The plan selected was an endowment, on which the cash premium paid was \$40,143.60. So far as we know, no such policy has been written in Canada before where the premium exceeded forty thousand dollars. The policy was a present from W. C. McLeod, the millionaire, to his son; and the transaction was closed by the joint work of Mr. Broughall and Mr. P. B. Owens, the district manager of the Equitable Life at London, Ont.

The "Way to Wealth," by Benj. Franklin, is one of the homely classics which has long commended itself for the sagacity of its teachings. Home truths in homely guise need to be taught to-day quite as much as 100 years ago. Here is an extract from the reprint of this brochure made this year by the Aetna Life people: Many people, for the sake of finery on the back, have gone with a hungry belly and half starved their families. Silks and satins, scarlet and velvets (as poor Richard says) put out the kitchen fire. These are not the necessities of life; they can scarcely be called the conveniences; and yet how many want to have them, only because they look pretty. The artificial wants of mankind thus become more numerous than the natural. For one poor person there are a hundred indigent. By these and other extravagances the genteel are reduced to poverty, and are forced to borrow of those whom they formerly despised, but who through industry and frugality have maintained their standing; in which case it appears plainly, 'A plowman on his legs is higher than a gentleman on his knees,' as poor Richard says.

Capt. Mellon has been appointed agent and surveyor for British Columbia of the Bureau Veritas, in place of Mr. G. A. Fraser, who has left the Province. Capt. Mellon has for some time been agent for the American Lloyd's.

A bill relating to the Canada Life Assurance Co. was before the Banking and Commerce Committee at Ottawa yesterday. It was to give that company power to hold the real estate on which it has erected buildings in different cities and to otherwise invest its funds. A clause to permit the company to buy first mortgage bonds of British or American railroads was struck out; the rest of the bill passed.

A despatch from Halifax of 9th instant referring to the action of the Eastern Assurance Company in withdrawing from agreement by which the associated companies regulated rates in the maritime provinces, says that another company is reported as withdrawn, and that the proposed increase of fire tariff will be abandoned. We have some reason for thinking that the increase will not be abandoned. But the matter will be settled on April 1st.

According to the London *Free Press*, the firm of Powell & Co. has taken over the insurance business lately carried on by Mr. J. Frith Jeffers, in that city. Mr. A. B. Powell is agent for London and vicinity for five fire insurance companies, besides others.

The *Chronicle* asks why it is that the general agents of the Mutual Reserve, who won prizes for large writings last year, were all, or nearly all, foreign agents? Is it no longer possible for general agents in this country, the home of the Mutual Reserve, to write "big business"?

MONTREAL CLEARING-HOUSE.

The figures of the Montreal Clearing House for the week ending March 16th, are: Clearings, \$11,858,608; balances, \$1,571,721.

TORONTO CLEARING-HOUSE.

Clearings and Balances of this clearing-house (of which the Bank of Toronto is not a member) for the week ended March 16th, 1893, are as under:—

		Clearings.	Balances.
March 10	.....	\$1,128,575	\$145,771
" 11	.....	979,286	156,639
" 13	.....	914,235	156,820
" 14	.....	926,270	198,647
" 15	.....	1,280,796	218,580
" 16	.....	1,208,235	116,037
Total	.....	\$6,435,397	\$892,494

HALIFAX CLEARING-HOUSE.

Bank clearings for week ending March 11th, 1893, were as follows, viz.:

Monday	March 6	.....	\$266,284 29
Tuesday	" 7	.....	233,160 04
Wednesday	" 8	.....	189,737 56
Thursday	" 9	.....	189,538 72
Friday	" 10	.....	189,479 66
Saturday	" 11	.....	195,634 02
			\$1,263,834 29

HAMILTON CLEARING-HOUSE.

Bank clearings and balances for the week ended March 16th, were as follows:—

		Clearings.	Balances.
Friday, March 10	.....	\$ 86,921	\$ 13,733
Saturday, " 11	.....	129,234	9,246
Monday, " 13	.....	93,630	20,938
Tuesday, " 14	.....	119,406	13,474
Wednesday, " 15	.....	110,013	12,214
Thursday, " 16	.....	132,297	39,659
			\$671,501
			\$109,264