

A man advertised for a wife in these words: "I am a widower, and want a wife to share my lot, and heart and hand." Next day a reply came: "Send age and location of lot. Hand and heart no object."—*Metropolitan*. To this the *Insurance Times* replies: "True to the life in numerous cases, but they do not all "get into the papers" by a very large majority. This kind of a woman wouldn't object to her husband insuring his life in a round sum for her benefit, nor to his joining the angels as soon, thereafter, as Providence permitted."

Thegenial vice-president of the *Ætna Fire Insurance Co*, Hartford, James F. Dudley, died of apoplexy two weeks ago at the St. Charles Hotel, New Orleans, where he was staying with his wife and daughter. He was engaged in insurance about twenty-five years—first with the North British and Mercantile and afterward with the *Ætna*. He was elected assistant secretary of that company in 1888, promoted to be secretary in 1892, and on December 18, 1893, elected a director and vice-president of the company to fill the vacancy caused by the death of Captain Bayne. He was upright, able, and industrious, with fine business capacity, and with his sympathetic nature he had hosts of friends.

The premises on Adelaide street east, in Toronto, numbers 50 and 52, east of the Post Office, has come into possession of the Ontario Mutual Life Assurance Company, and is being refitted for the company's city agency of that company, which is now at No. 5 King street west. The new office is conveniently situated for the business of the company, being within a block of the Church street cars on Adelaide, only a short distance from Yonge street and from King street. We understand that the building will have a new front, and the interior tasteful fitting and decoration. The company expects to be ready to receive its friends and patrons in the new quarters, on the ground floor, by the first of May next.

When we convert into dollars and cents the figures of some of the English companies, their extent surprises us. Take, for instance, the Star Life Assurance Society. Its report for 1896 states that 6,088 policies were issued for the assurance of £2,043,793, or \$10,218,000. This is an increase over the previous year of £287,741 in assurances. The total amount this company has of assurances now in force is £15,636,698, or \$78,183,000. The claims which have arisen in respect of 678 policies amounted to £251,586, including bonus additions of £28,298. After payment of all expenses and claims, the balance of income over expenditure is £273,004. This has been added to the assurance and annuity fund, which now stands at £4,074,738, which is equivalent to the huge sum of \$20,373,000 of our currency.

CLEARING-HOUSE FIGURES

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, April 1st, 1897, compared with those of the previous week:

CLEARINGS.	April 1.	March 25.
Montreal	\$8,567,247	\$10,613,713
Toronto	5,810,078	5,817,194
Halifax	1,087,421	1,177,021
Winnipeg	1,031,933	1,180,878
Hamilton	603,081	611,443
St. John	460,982	443,713
	\$17,560,742	\$19,243,962

Aggregate balances this week, \$3,292,320; last week, \$2,440,734.

—The High Commissioner for Canada in London is indefatigable in efforts to bring Canada to the favorable notice of the people of the United Kingdom. In addition to other kinds of literature, which is presumably most of the kind that refers to farms and farming, Sir Donald has written to the authorities of various Canadian cities asking for views of these cities to be reproduced and circulated in England as immigration literature. There are doubtless plenty of people in the old country who do not know that there are such things as cities in Canada. And to such persons a picture of one or part of one would appeal more quickly than statistics or a written description, however well done.

—The Quebec Government has decided to discourage the employment of prison labor. Hon. Mr. Pelletier writes to Sheriff Thibeau, of Montreal: "When I observed last January the distress that reigned among the working classes of Montreal, I came to the conclusion that it was our duty to give to the workmen all possible chances of obtaining employment, and, in consequence, decided, after consultation with the Prime Minister, to put a stop to stone-breaking in the gaol and to endeavor to find some employment for the prisoners such as would not enter into competition with outside labor."

BOOKS RECEIVED.

JOURNAL OF THE ROYAL COLONIAL INSTITUTE, No. 4.—This issue for March, 1897, contains the proceedings of the Institute at its fourth ordinary general meeting, held on Tuesday, February 9th, when Hon. T. Brassey read a paper on "Studies in Australia in 1896."

STATISTICS OF U. S. RAILWAYS.—We acknowledge the eighth annual report of the Interstate Commission upon the railways of the United States. It is for the year ended 30th June, 1895, and has been prepared by the Statistician to the Commission, Mr. Henry C. Adams. This bulky volume of 700 pages gives a mass of information, statistical and other, well condensed and illuminated by maps and diagrams. One of the most striking portions is that giving a summary of United States railways in the hands of receivers, 160 in number, having over 36,000 miles of track, and representing 2,400 millions of capital. What a commentary on paralleling of roads and cutting freight rates! The dates of these receiverships are from 1891 to 1895. The index of the book alone occupies 33 pages.

In February last the *Timber Trades Journal* was received as a special issue devoted to the Canadian trade. The number is the most interesting publication that we have read in connection with our wood industries. It contains a number of interesting sketches of Canadian lumbermen, and articles describing the methods of the lumber and timber trade of the Dominion. The *Timber Trades Journal* is published by William Rider & Son, Limited, 14 Bartholomew Close, London, E. C.

The Province Publishing Company, Limited, Victoria, B. C., has published a very complete series of maps of the British Columbia mining districts. Sheet No. 4, which we have just received, contains a number of maps of the southern division of the West Kootenay, and will be found of great assistance to engineers, investors, and others interested in the mineral resources of this district.

—The exportation of dressed meat instead of shipping live stock, says the *Winnipeg Commercial*, has been vigorously advocated of late years by different persons. From the humanitarian point of view it certainly has everything in its favor, while the cost of exporting dressed meat, as compared with live stock, would be vastly in favor of the dressed meat trade. The only question seems to be as regards the demand for chilled or refrigerated meats in Great Britain. It is claimed by some that there is such a strong prejudice there against meats of this class, that it cannot be made profitable to export fresh meats to British markets. Other persons, who have studied the matter, claim that by the adoption of certain methods in introducing the trade in British markets, this prejudice could be overcome. The *Commercial* has long been an advocate of the dressed meat trade, and we still believe that sooner or later the shipment of dressed meats will largely supplant the export live stock trade.

—The Commissioner of Crown Lands has introduced a bill into the Ontario Legislature providing for the encouragement of the manufacture of steel and iron in the province. This desirable end is sought to be accomplished by the adoption of a plan of paying railway bonuses in rails. The whole or part of the bonus may be thus paid. The steel or iron must be manufactured in the province from ore of which at least two-thirds has been obtained from the mines of the province, and the provincial scrip or certificates in payment of the steel or iron may be issued to the manufacturers by whom it has been delivered in lieu of the railway company. It is provided that tenders for supplies of steel and iron rails may be called for by the Government, and discretion is given to the Government to moderate between the tenderer and the railway.

—The Legislature of Manitoba was recently asked to grant permission to the town of St. Boniface to give a bonus to a tin can factory. The bill was defeated on the second reading. In discussing the proposed measure, Hon. Mr. Greenway said his position with regard to bonuses was pretty well known; he had always opposed them during the eighteen years that he had been in the legislature. The House had got themselves into trouble several times by simply legalizing by-laws in which some informality had occurred; but they had never legalized a by-law submitted to the people in direct opposition to the law of the province.

—Three more tugs, to ply on the Fraser in connection with the canneries, are now under construction, and negotiations for a fourth are going forward. Mr. Moir, who built the "Reliance," which was launched last week, has laid the keel of a duplicate of that steamer, ordered by the Cleeve Canning & Cold Storage Co. In the west end ship yard, Mr. Cote is building a smaller one for Mr. Lam Tung, and Mr. Martin, another builder, is also commencing on one.—*Columbian*, New Westminster, B. C.