

taken place on the 9th inst. Mr. Caverhill is also a director of the Richelieu & Ontario Navigation Company, and of the Montreal Loan & Mortgage Company.

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The Lozar House Hotel, Ridgetown, Ont., was seriously damaged on 11th inst., by the explosion of an acetylene gas machine that was located in the cellar. The front of the hotel was blown out. Two of the inmates were killed, and others injured. A young lady on the sidewalk was badly hurt by flying fragments of glass; a horse also nearly lost one foot by these missiles, and the windows in another hotel, and in several stores were smashed. The cause of the machine exploding has not been ascertained. Happily, no fire was caused by the accident.

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The high price of cotton for some time past has been disturbing the trade, both on this continent and in England. As a natural consequence, production has been curtailed, and still further restrictions are being made. At Fall River, Mass., and other manufacturing centres, wages are to be reduced 10 per cent. The cotton spinners in Lancashire are hoping that the growth of cotton within the Empire will be so developed as to render the industry less dependent upon the product of the Southern States.

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The Gas Company, Toronto, suffered the loss of one of its stores of coal, by a fire ravaging its building near the wharf, in the East end of the city, a few days ago. The fuel destroyed is estimated to have had a value of \$15,000, covered by insurance. The locality of this fire seems to be a very hot place.

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The water in this city has improved in appearance, being less turbid; but its density, though reduced, is greater than agreeable to those who prefer water to be more liquid than soup. The distances of the sources of the water supplied to cities in the old country are far greater than the vast natural reservoirs available for this city. The whole question of Montreal water supply and its distribution should be investigated, and reported upon by an eminent hydraulic engineer. The supply of drinking water, and the distribution of water for fire protection purposes are both defective in the quality of the one, and the volume and pressure of the other. The city has paid a heavy penalty for the latter.

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The Montreal Gardeners' and Florists' Club is holding its Annual Show at the Windsor Hall. The specialty of the season is the splendid display of Chrysanthemums, the cultivation of which has resulted in this glory of Japan being developed in an endless variety of colours, sizes and beautiful variations in form. At the opening, on the 11th, Mr. R. Wilson-Smith, the Chairman, made some brief remarks on the value and charm of the industry represented by the Gardeners' Club. Mr. F. D. Monk, M.P., urged the same zealous devotion to the interests of Canada, to be shown as had been so richly

productive in the sphere of horticulture. The Rev. Dr. Barclay told of the constant companionship of flowers; how they are with us through life, at the altar and at the grave, in the hospital and at the festive board. They are a consolation in every sorrow. The growing of flowers has a wonderfully humanizing effect on life, and a wicked gardener seemed incompatible with the work. Mr. George Trussel, Chairman of the Club, carried off most of the prizes for vegetables, as well as several for fruits. The Show was most creditable, and one only regrets that all the exhibits could not be preserved for display in England, where they would excite surprise and admiration.

Notes and Items.

At Home and Abroad.

BANK MEETINGS.—The Annual Meeting of the Bank of Montreal will be held on 7th December next; the Bank of Ottawa, 9th December; the Bank of Toronto, 13th January; Canadian Bank of Commerce, 12th January.

ROSSLAND, B.C., is in a quiver of excitement over operations going on, which are hoped to restore prosperity to the town by reducing the costs of placing ores on the market. If the tests going on prove to be successful, there will be a revival in the mining industries of British Columbia.

PLATE GLASS INSURANCE COMPANIES are considering the possible establishment of a bureau something similar to that of the Liability conference, for the purpose of collecting statistics as a basis for rate making. A meeting was recently held, when the subject was talked over. A committee of company presidents was appointed to see what can be done. In the meantime it is everybody for himself.—Philadelphia "Intelligencer."

THE INSURANCE SOCIETY OF NEW YORK will hold a meeting on 24th inst., when a paper will be read on "The Telephone System." During the winter, discussions will resters and Forces, Ignition, Flume, Explosion, The ... take place on. Fire-proof Construction, Gas and Oil Engines, Public Water System, Transformers, Arresters and Fuses, Ignition, Flame, Explosion, The Automobile Hazard, Watchman's Cloaks and Thermostats. A course of Law Lectures will be delivered during the session, for which \$2 will be the fee for the entire course.

ANOTHER NOVELTY IN INSURANCE CLUBS.—During the course of a case being heard in the Wellington County Court last Wednesday, the existence of a curious club was disclosed. It consisted of ladies, who had the privilege of effecting insurance upon the lives of their male and female relatives, providing there was verbal testimony that these were in good health at the time of the insurance. The policies extended for twelve months only. In the event of death the holder of the policy became entitled to £4 in the case of an adult, and half that amount in the case of a child. At the end of each year the members had a social gathering, and all the funds which had not been paid out in funeral demands were divided among them.—"Local Government Journal."