ping, it will be necessary to establish coal depots, as well as wharves, together with lightaouses and other aids to navigation.

-It was thought that the height of elegance had been reached in steamboat accommodation on the Great Lakes of America, when James J. Hill built those swift and splendid steamers, the "Northwest" and "Northland," 370 feet long, to ply between Buffalo, on Lake Erie, and Duluth, on Lake Superior. But what do our readers think of a steamer 440 feet in length, of or feet from guard to guard-for she will be a side wheel boat-having a guaranteed speed of twenty miles an hour? For such a boat, the directors of the Detroit and Cleveland Navigation Company accepted the plans of Frank E. Kirby, last week. She will cost, it is said, a quarter of a million dollars more than was originally intended, making her cost one million two hundred and fifty thousand dollars. The new boat will have engines of 700 horse power, four decks, 312 staterooms, and 22 parlors. Her advent in 1906 or 1907 will still further encourage the luxury of latter-day fresh-water travel.

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—Enquiries relating to Canadian trade received at the Canadian Government Offices in London: By a London firm about Canadian exporters of dried cod, and green apples, and by another London firm for the names of Canadian importers of salt, also for the names of Canadian exporters of fur cuttings. The makers of a well-known bicycle would write to Canadian importing firm prepared to introduce their cycles. A London firm possessing a wholesale connection could handle a Canadian brand of condensed milk; and also Canadian canned goods and dried fruits and regetables. A Cardiff firm with a connection among ships' store merchants in South Wales ports would represent, on commission, Canadian producers of canned goods, soups, etc., and other goods suitable for ships' stores.

-German life assurance prospered during last year, for there were, at the close of December, 5,000,000 life policies, (assuring, in round figures, 920,000,000 marks capital) held by the German life companies, who, apart from ordinary life business also transact popular life assurance. The two companies that have achieved the greatest development are the Victoria and the Friedrich Wilhelm. We are given to understand, says the "Insurance Record," that the amount of new business contracted in 1904 reached a figure heretofore unknown, amounting to 147,500,000 marks (or £7,370,000) in sums assured as against 137,500,000 in 1903 and 127,500,000 in 1902. Another proof of the rapid strides that have been made in popular life assurance lies in the fact that five years ago the assured capital stock, possessed by the German companies was 477,000,000 marks, whereas to-day it is twice as much. The average assured value per policy in 1904 was 180 marks. A "mark" is about equivalent to an English

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## CLEARING HOUSE FIGURES.

The following are the figures of the Canadian Clearing Houses for the week ended with Thursday, December 21st, 1905, as compared with those of the previous week:—

	Dec. 21.	Dec. 14.
Montreal	.\$28,463,149	\$27,522,122
Toronto	. 7.0	24,568,883
Winnipeg	. 9,820,272	10,176,684
Halifax		1,962,086
Hamilton	. 1,558,668	1,543,066
St. John	. 1,185,823	1,047,604
Vancouver	. 2,028,366	1,995,618
Victoria	. 781,797	755,442
Quebec	1,921,179	1,732,015
Ottawa		2,336,489
London		1,112,384
Total	. \$74,077,565	\$74,752,393

## TANNERS IN COUNCIL.

The Tanners' Section of the Toronto Board of Trade held their annual meeting Wednesday last. Mr. R. M. Beal, the retiring chairman, in the course of a more than usually interesting address, stated that the dying days of 1905 still found the tanner trying to make cheap leather out of dear hides. Next to this, he declares, is the difficulty in securing a supply of suitable hides. It is probable that the population of the earth is increasing faster than the production of cattle. The Chinese, Japanese and Russians, too, are demanding greater comforts, and this had something to do with the unusual demand. Owing to the depletion of the hemlock forests the tanners are being brought face to face with new conditions. The following officers were elected: Chairman, Chas. King; vice-chairman, G. P. Beal; secretary-treasurer, Agnes C. Gray. Executive Committee-J. C. Breithaupt, C. G. Marlatt, G. C. H. Lang, John Welsh, Wm. Craig, R. M. Beal, W. D. Beard-more, George McQuay. Legislation Committee - S. R. Wickett, L. J. Breithaupt, A. O. Beardmore, G. C. H. Lang, C. G. Marlatt, A. R. Clarke.

