

troubles of life are insignificant in themselves and easily avoidable?" One of the greatest troubles or burdens of life—that of anxiety about the future of self and loved ones—can be removed by life and endowment insurance.

In the course of a recent visit to Ontario paid by Mr. F. L. Morissey, superintendent of agencies for the Union Insurance Company, he was, we learn, pleasantly impressed with Toronto. This old and respectable British company has made arrangements to do a general fire assurance business in Canada. How soon we are not exactly informed, but Mr. Morissey expects to make a tour of the Dominion, in which it is hoped that he may be accompanied by Mr. Bailey.

In pursuance of the suggestion to form a life insurance agents' association in Montreal, Messrs. H. Corthorn, of the Canada Life; P. La Ferriere, of the Equitable Life; Hubbard, Standard Life; Cowley, Mutual Life; and Jenkins, Sun Life, have been appointed a committee to make the necessary arrangements.

BOOK AND STATIONERY NOTES.

We have to thank the *Iron Trade Review*, of Cleveland, Ohio, for a pamphlet containing the iron and steel schedule of the new American Tariff Law, comparing the new rates with the old. *The Commercial Bulletin*, of New York, was the first, so far as we know, to issue a complete schedule of the new Act and to compare all its provisions with the old.

The National Publishing Co. of Toronto has issued, as one of the "Red Letter Series," a rather taking story by that capital writer of sea-stories, W. Clark Russell, entitled "A Marriage at Sea."

One of the best quarter-dollar's worths we can recommend to our readers is the September number of the *New England Magazine*. It especially commends itself to Canadians because some twenty-five pages of the issue in question are devoted to subjects connected with themselves. There are portraits, too, mostly good ones, of a score or more of Canadian litterateurs. The clear-cut profile of Goldwin Smith heads the article on "Some Canadian Writers of To-day," followed by the rugged features of Sir Daniel Wilson, and the thought-worn face of Sir William Dawson. Many of her readers and admirers will see in this magazine for the first time the face of "Fidelis," who has charmed them in ever so many Canadian publications, while a newer generation will find in the face of Sara Jeannette Duncan the sort of bright spirit that shines in her records of adventure. Bourinot and Mair might be mistaken for foreigners from their portraits, but they are Canadians, and worthy ones. Welcome is the face, in any group of home writers, of J. Macpherson Lemoine, the delightful Scotch-Frenchman, whose *Maple Leaves* would make his countrymen grateful if he had written nothing else. Of the descriptions given of Principal Grant we shall only say that the portrait as inadequately represents his kindly face as the words of Mr. Blackburn Harte represent his life. Would we had a thousand such men, such writers, speakers, patriotic workers. And here is Dr. Beers, ever-green, athletic old boy that he is (W. G. Lacrosse Beers, his friends call him), whose fire-eater's portrait must have been taken when he was delivering, before a Syracuse audience, his fervent vindication of Canada. Mercer Adam, tireless student and worker in a wide field; Grant Allen, Roberts, Lampman, Lighthall, Oxley. Pity it is that

no portrait of dear John Reade finds place here. The other contributions are a poem, "To Lake Huron," by Wm. Wilfrid Campbell, and "Literature in French Canada," by Dr. George Stewart, jr., whose pleasant features appear on page 39.

It is proposed to sew books in a new way, which is thus described in *Paper and Press*: Tapes are laid across the folded back portions of the signatures. Each signature is perforated in succession from within, outwardly through the folded back portion, and at opposite sides of the tapes. Threads are laid diagonally across the tapes from one signature to the next, and drawn down at opposite edges of the tapes in the form of loops within the folds of the signatures. Sewing threads are passed longitudinally of the signatures through the loops, and all the loops and threads are finally drawn taut. The method is worthy of special treatment, and is a decided improvement.

A machine for printing paper bags and envelopes has been built to order by a Baltimore house for Black Brothers. It was intended for printing tobacco bags, and was constructed under a guarantee to print 5,000 bags per hour of three impressions each, with two feeders. At the trial the machine was started at a speed of 5,000 per hour and increased to 10,000 per hour, or twice the speed of the guarantee, running without the slightest noise or jar. The same firm, Messrs. Hooper & Co., also build a machine of this kind for printing flour sacks, which takes the feed from the roll, forms and severs the tube ready for the bottom, printing one, two, three, or four colors at one operation, at a speed of 3,000 per hour.

In the *University Review* for the second quarter of 1890, published quarterly, (\$2 a year, address Box 298, Toronto) is an interesting article on the Behring Sea question by Z. A. Lash, Q.C., Lecturer in Maritime Law to the University of Toronto; a paper by Revd. Principal Caven on The Equal Rights Movement; and one by Major-General Cameron on "Messenger Pigeons; a National Question." A very readable paper is that on The Prehistoric Naturalist, by A. F. Chamberlain, M. A., Fellow in Ethnology, Clark University, Worcester, Mass.

A suggestion, which will be felt by readers to be reasonable, is made by Robert Grimshaw in *The Writer*. We quote: "Every one whose range of reading is at all extended, and who has to buy books, has felt the inconvenience of having so many different sizes and proportions of bound volumes. Every one who has a library will agree with me that the nuisance of having so many sizes and styles and so many colors is grievous. Here are octavos of $\frac{9}{16}$ by 6, 9 by $6\frac{1}{4}$, 8 by $6\frac{3}{4}$, $8\frac{1}{2}$ by $5\frac{1}{2}$ inches, and so on, jostling so-called duodecimos, $7\frac{1}{2}$ by $5\frac{1}{2}$, 7 by 5, $6\frac{1}{2}$ by $4\frac{1}{2}$, and all sorts of sizes; and, indeed, some alleged octavos are smaller than some which are dubbed duodecimos. The result is that a distinction, which once meant something and aided a trifle in library classification, is now a 'distinction without a difference'; in fact, may result in serious misinformation. Just how many pages of type a printer looks up within one chase of iron, of size unknown to the reader, and affecting him not the slightest, the reader cares not. Just how many times a binder folds a sheet has no bearing upon anything that the book-reader or the book-buyer wants to know, or which could help him in any way did he know it. But whether a book-owner can stow within a space 7 x 9 feet 800 or 900 volumes of a given thickness concerns him. Whether or not he

can fill each shelf well, all the way across, so as to leave little space for dust to sift in between the shelf and the book-tops, concerns him. It also makes a difference in cost whether books are printed from about four or five different sizes of paper, or are made from forty to fifty, because the more sizes paper-dealers have to carry and mills have to make, the higher the price per pound will be for any one size. The time may come when publishers will unite in producing but a certain number of sizes, so that all of one nominal page dimension (outside of margin) shall line up well when in battle array or on dress parade in their shelves or cases."

BRIDGING OR TUNNELLING DETROIT RIVER.

The successful tunnelling of St. Clair River, at Sarnia, by the Grand Trunk Railway, has revived the proposal, first made thirty or forty years ago, to tunnel the River Detroit at the city of that name. It is considered by Mr. Onderdonk, of the Chicago Board of Public Works, that a tunnel is practicable, but he can give no nearer estimate of its cost than between seven and fifteen million dollars. The Michigan Central Railway people, who are most nearly interested, do not seem to favor the idea of a tunnel, but revive the project of a high-level bridge between Detroit and Walkerville, or Detroit and Windsor. The proposal of a swing bridge met with determined opposition from navigators in view of the enormous and unceasing steam and sail traffic through this strait. Soundings and surveys of the river have recently been made with a view to the proposed high-level bridge. These soundings were taken by Mr. Morrison, the St. Louis bridge builder, who will report on the cost and other particulars before the end of November. Anglophobist legislators at Washington, and ultra loyal obstructionists in Canada, will surely oppose either bridge or tunnel as being a step towards annexation.

SCOTTISH BANK NOTE CIRCULATION.

The average amount of bank notes in circulation, and of coin held, during the four weeks ended Saturday the 13th day of September, 1890, are thus stated in the October number of the *North British Economist*:

Name and Title as set forth in License.	Circulation Authorized by Certificate.	Average Amount of Gold & Silver Coin held during four weeks.	
		Circulation during four weeks. Total.	Average Amount of Gold & Silver Coin held during four weeks.
Bank of Scotland	£ 343,418	978,582	791,180
Royal Bank of Scotland	216,451	814,726	708,363
British Linen Company	438,024	739,684	484,370
Commercial Bk of Scot. Id.	374,890	825,273	569,691
National Bank of Scot. Id.	297,024	710,434	537,517
Union Bank of Scotland Id.	454,346	843,083	545,517
Town and County Bank Id.	70,133	285,741	227,066
North of Scotland Bank Id.	154,319	381,724	273,011
Clydesdale Bank Limited.	274,311	682,466	473,336
Caledonian Banking Co. Id.	53,434	117,480	74,616

Of the aggregate circulation here given, amounting to £6,300,000, no less than £4,350,000 consisted of notes under five pounds, the remainder consisting of paper of the denomination of £5 and upwards.

—Mr. Sturtevant entered the woods last June at the advice of physicians to seek restoration of impaired vision. The experiment has proven so advantageous and beneficial that Mr. Sturtevant proposes to remain there during the coming winter, living in a shanty.—*Albany Argus*.