

decide as to the status of trading stamp companies. The Court of Appeal is virtually asked to declare whether the legislation mentioned is within the powers of the Ontario Legislature.

BOOKS AND PAMPHLETS RECEIVED.

Among the literature circulated by the Sault Ste. Marie & Pacific railway are a series of what are called "primers." One, beautifully illustrated, describes the game to be shot along the road and its connections; another suggests what to buy for holiday presents; but all give pointers as to the excellence of "The Soo Line," and all bear marks of the ingenious and peculiar touch of W. R. Callaway, the general passenger agent.

ANNUAL REPORT of the Insurance Institute of Toronto for 1900-1901.—Contains the annual report of council; the president's opening address (Mr. Henry Sutherland), and reprints of four papers read before the Institute at different meetings during the year. These papers are upon "The History of Fire Insurance in Canada," by C. C. Foster, secretary of the Western; "The Training and Duties of an Actuary," by Frank Sanderson, F.S.S., actuary of the Canada Life; "Employers' Liability Insurance," by A. L. Eastmure, of the Ontario Accident, and "The Probable Duration of Life," by Dr. Nattress, of the Temperance and General.

CANADA, from Ocean to Ocean.—A neat booklet, issued by the Dominion of Canada Guarantee & Accident Company. It gives pictures of the Legislative buildings of the Dominion and of each province.

We acknowledge with thanks the receipt of an admirable portrait of Prince George, Duke of Cornwall and York, on plate paper, for framing. It is issued by the North American Life Assurance Co.

LIFE INSURANCE OFFICERS' ASSOCIATION.

The annual meeting of the Life Managers' Association of Canada was held yesterday in the rooms of the Insurance Institute, Toronto. Mr. W. M. Ramsay, president of the body, occupied the chair. There was a good attendance of members, and various matters of moment were discussed. Much of the time of the session was devoted to framing a form of re-insurance agreement. One has now been adopted by the association which will be a standard form for members. It has also been resolved to hold, at some time during the present winter, a meeting of life managers and officers for purpose of considering and correcting abuses which have crept into the business. The out-going president, Mr. W. M. Ramsay, of Montreal, having now retired from the life assurance ranks, was elected an honorary member; the other honorary members being Messrs. A. G. Ramsay and William Hendry. The new president of the association is Mr. B. Hal Brown, of the London & Lancashire Life; the 1st vice-president, Mr. Wm. McCabe, of the North American Life; 2nd vice-president, Mr. David Dexter, of the Federal Life; executive committee, Messrs. J. K. Macdonald, of the Confederation Life, and Geo. Wegenast, of the Mutual Life of Canada; auditors, Messrs. E. W. Cox, of the Imperial Life, and J. F. Junkin, of the Manufacturers. The secretary continues to be Mr. T. Bradshaw, F.I.A.

—It is announced by Messrs. Osler & Hammond that more than two million dollars of the bond issue of the Nova Scotia Steel and Coal Company has already been subscribed. This leaves only half a million to be applied for.

—The Vancouver board of trade recognizes the great importance of having good Canadian steamship connection between that city and northern points, and is petitioning the Dominion Government to offer increased mail subsidies so that Canadian vessels may compete on more equal terms with the heavily bonused vessels from United States ports.

—The following is a list of the new officers of the Canadian Manufacturers' Association. It was crowded out of our reference to that body in a recent issue: President, Robert Munro, Montreal; first vice-president, Cyrus A. Birge, Hamilton; Ontario vice-president, W. K. George, Toronto; Quebec vice-president, J. J. McGill, Montreal; New Brunswick vice-president, C. J. Osnan, Hillsboro; Manitoba vice-president, F. W. Thompson, Winnipeg; British Columbia vice-president, J. Hendrie, Vancouver; treasurer, George Booth, Toronto; secretary, T. A. Russell, Toronto.

—Nearly everyone who has been in Prince Edward Island has tasted the delicious oysters of that province. They are of several kinds. There are the Caraquettes, which are of small size, the Narrows and the Malpeques. The last-named are large. Thirty years ago the writer has picked up most palatable oysters, too, on the shores of Bras d'Or Lake in Cape Breton. Eastern Americans have long known these savory bivalves, and because of an award, the highest, indeed, at the Paris Exposition, Europeans are asking curiously for them. Dr. F. H. Moore, of the United States fishery commission, arrived in Quebec last week. The commission intends to make an attempt to breed oysters by artificial means on the Pacific Coast. Dr. Moore has been engaged with the Canadian oyster expert, Mr. Kemp, in taking temperature, and in testing the salinity of the water in various parts of Prince Edward Island. While the Americans prefer small oysters as a rule, many of them have a particular relish for the Malpeques, which have a strongly saline flavor.

—It may afford a hint to persons who are not awake to the subject, at all events it will prove an encouragement to those amongst us who are working for a wiser use of the voice and a better pronunciation of English, to learn what has been done in Indiana in this direction. A telephone company in Indianapolis, annoyed at the mistakes which arose on the company's lines, largely by reason of imperfect enunciation, has arranged to open a school of elocution for the benefit of both the "hello girls" and the public. "It is believed that many of the mistakes which occur in the exchange and much of the inconvenience caused to patrons are the direct result of the want of clear enunciation on the part of the operators." A competent elocutionist has been employed to give regular lessons in voice culture. The school will be opened in the company's building, and every telephone operator will be required to devote a certain number of office hours each day to improvement of her voice. We may add that some months ago, the Toronto superintendent of the Bell Telephone Company, who had rejected the services as operator of a young woman, otherwise competent, because of her voice, was asked to explain his action. He did so by showing that a certain carrying quality of voice and great distinctness of enunciation were absolutely necessary in a telephone operator. The young woman and her friends (possibly also her school teacher), were amazed at the reason for her rejection. School masters and mistresses may learn from these instances that a proper use of the voice has a commercial value.

CLEARING HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, November 21st, 1901, compared with those of the previous week:

CLEARINGS	November 21, 1901.	November 14, 1901.
Montreal.....	\$.....	\$16,420,480
Toronto.....	14,093,841	11,660,080
Winnipeg.....	5,290,930	4,832,027
Halifax.....	1,892,983	1,709,090
Hamilton.....	907,874	788,832
St. John.....	815,160	773,449
Vancouver.....	985,933	1,056,608
Victoria.....	629,503	487,679
Quebec.....	1,476,205	1,506,082
Ottawa.....	2,043,929	1,751,178

\$..... \$40,985,500

Aggregate balances this week \$.....; Last week \$6,448,023