

Property owners should be required to keep, at all times, proper means at hand to extinguish fires when discovered ;

Every city should have a regular building inspector ;

The most feasible plan for running all electric wires, when they have to be placed above ground is to place them on tall, straight poles, set just within the curb, equally distant and sixty feet high ;

Elevator shafts should extend above the roof, to carry off smoke and relieve the firemen ;

Automatic sprinklers are often prevented from being operated by the hardening of the amalgam, which is relied on in case of fire to melt at the first contact with the flames ;

Sandpipes should not be less than three inches in diameter ;

The system of telephonic fire alarms is not to be depended upon ;

Buildings should not be over six stories in height to be within reach of the present fire apparatus.

The London *Insurance Journal* mentions a new organization, called the Provident Matrimonial Assurance and Assessment Society, Limited, which was registered about three months ago with an alleged capital of £2,000. "For polysyllabic, alliterative and quite too irresistibly over-coming titles, British corporate swindles can even outdo America." This scheme is the same already so well known in this country. It proposes, says the *Insurance Age* to issue policies, available on marriage of the holder, for a specified sum of money as outfit. "The thing works in practice as other swindles work—very well for the foremost, and decidedly devil-caught for hindmost. In the approved regions for such schemes, sharpers hunt up engaged and sheep-eying couples, insures them, then give them a send-off out of a percentage on the rake which comes at the expense of the rest. It is not so bad as the graveyard business, as it works near the early rather than the late end of life, but it does not appear to work so well, and is quite in disfavor where it has been tried."

MANUFACTURERS' NOTES.

The St. John Bolt and Nut Co., has received from the Milton Machine Company of Yarmouth, N. B., a large order for bolts. The last named Co., makes looms for weaving print, cloths, domestic twills, diapers, towelling, shirtings etc., and it is said to have orders in hand sufficient to keep it engaged until January next.

A curious industry in Georgia is the making of wrapping-paper out of rice straw and palm leaves. A factory located at Savannah is now turning out four tons a day of excellent paper. It is 87½ per cent rice straw and 2½ per cent. palm leaves. It can be made twenty per cent cheaper than paper made of jute-batts and rags. The rice straw and palm leaves have heretofore been waste. It now yields to this one factory \$400 a day.

The American Naval Bureau of Equipment and Recruiting is experimenting with American wires, and as soon as a quality is found to meet the required standard, the manufacture of wire cables will be commenced at the naval ropewalk at Boston. The Bureau has in course of construction thirty fathoms of steel cable at the Washington yard for experimental purposes.

The minimum capacity and height of fall of some of the leading water-powers of the United States is as follows : Holyoke, Mass., 50 feet, 17,000 horse power ; Lowell, Mass., 35 feet and Lawrence, Mass., 28 feet each ; Turner's Falls, Mass., 35 feet, each 10,000 horse power ; Manchester, N.H., 52 feet, 10,000 horse power ; Paterson, N.J., 75 feet, 11,100 horse power ; Passaic, N.J., 22 feet, 1,000 horse power. Fall River, with at least 500,000 more cotton spindles than any other town or city in the United States is operated wholly by steam power.

The export trade in American copper is growing to very respectable proportions. For the year ending 30th June exports are reported to copper, ore and pigs to over \$2,000,000 in value, the greater part of which was exported during the last three months of the year. Now it has become one of the regular items of export reported each week, and for the week ending Oct. 23rd there were shipped to

Bremen 56 casks, valued at.....	\$ 8,000
Bremen 419 bars.....	10,000
Rotterdam 129 bars.....	2,680
Rotterdam 36 casks.....	700
Liverpool 86 bars.....	10,000
Liverpool 1,406 pigs.....	10,000
Liverpool 818 bags ore.....	6,000
Havre 252 casks.....	48,750

Total\$96,848

So anxious are the Germans to give their children education that the day of rest is sacrificed to study and practice. England, Germany, France, Russia, and the smaller nations are spending money liberally for the education of their artisans, and in England more particularly private liberality is added to the Government bounty to extend the advantages of technical training to all classes of workers. In Germany and England drawing is taught generally to pupils of the public schools. Drawing is taught not as an art, but for the sake of its training in fluences on hand and eye, and because of the immediate value of a knowledge of its principles of workers in all the trades. Very few of the pupils care to become artists, and only a small percentage learn enough to become good mechanical draughtsmen. In many European night schools the education goes no further than this. In others the use of tools is taught, along with such information about their care, the qualities of raw materials, the why for doing certain things in the arts, and the principles for mechanics, as cannot be "picked up" by the brightest apprentice in shop practice.

As is well known, the shipping of the driving-wheels of locomotive-engines is an inconvenience of very common occurrence and not always easy to remedy, besides being attended by loss of steam, waste of fuel, and wear and tear of both engine and rails. This trouble is very apt to be experienced in certain kinds of weather, under heavy loads and steep grades. A mode, therefore of overcoming the difficulty is well worth knowing and such mode has recently been communicated to a Scientific Society in France. On a certain line of railway where, from local causes, the rails were abnormally slippery and the difficulty in question had been very great, a lucky accident revealed a remedy. A joint in one of the cylinder cocks of a locomotive sprang a leak, whereby a jet of steam was thrown upon the rails. The engine driver instantly found the wheels to bite the rails so well that he was able to ascend a steep grade without the usual slipping. This has led to a slight modification in all the locomotives used on the road, by which they are made to discharge steam upon the rails as required, the result being a saving of fuel of some twenty per cent.

TO CORRESPONDENTS.

J. H., WINNIPEG, writes us that he has found a mica mine, at no impracticable distance from the C. P. R.; and asks us what the prospects are of working it successfully. We have handed his letter to a practical man; and would meantime reply to him that a deposit of Canadian mica is a more important property to-day than it was a year ago. The mica found in Ontario is for the most part smoky, and was neglected by the trade a year or two ago. But now, so scarce and dear has clear mica become, that there is a

"boom" in the Canadian article, and prices have advanced greatly. It would not, we apprehend, take a very great deal to overstock the market, however, so that J. H. must not be too sanguine.

A. L., SOUTHAMPTON. "Will you let us know what the Royal Exchange Bank bills are worth, as there are a few in circulation and we do not know what to take them at or sell them at. [Brokers in Toronto are paying, we understand, from 85 to 90 cents per dollar for the bills named.]

SUBSCRIBER; Cornwall. The Western Bank of Canada has its head office at Oshawa, Ont. Its subscribed capital is \$500,000 of which \$200,000 is paid. Its English correspondents are the Royal Bank of Scotland.

"DOUBTING HEART;" St. John, N. B. The Loan Companies do not all make returns to Ottawa, but most of them do. Apply to the Finance Department for a copy of the return for 1892. The Treasurer of Ontario will furnish you, on application, with copies of his annual publication. We have epitomised both, for years' in the columns of THE MONETARY TIMES.

BOOK REVIEWS.

A PRACTICAL TREATISE ON THE LAW OF ABSCONDING DEBTORS, as administered in the Province of Ontario, with a large number of forms of proceedings that will be found useful and convenient in the practical application of the Absconding Debtors' Act. By James Shaw Sinclair, Q.C., Judge of the County Court and local Judge of the High Court of Justice at Hamilton. CARSWELL & Co., Toronto, Publishers.

Such a work as the present has been much needed, in the interest of the commercial community as well as for the convenience of legal practitioners. The repeal, in 1880 of the Insolvent Act of 1875, brought into active operation the Absconding Debtors' Act which had, during the sixteen years that insolvency laws had been in force, been practically a dead letter. So far as this Province is concerned, it is only in the case of absconding debtors that there is any provision for ratable distribution of assets among all creditors. Unfortunately, the process in question is a very cumbersome and expensive one, involving the prosecution of separate proceedings by each creditor until judgment is recovered for each claim. The result is that an expense of forty or fifty dollars is ordinarily incurred in the proof of a claim about which there is no dispute whatever, and which should, if the law were in proper shape, be covered by a simple affidavit in proof of the claim, the expense of which should not exceed one dollar. The fact that the law is so cumbersome makes it all the more necessary that its provisions should be understood and simplified as far as may be.

The present treatise is a careful collection of the authorities on the different sections of the Act, and of English and American cases under similar laws, followed by suggested forms which will be found of great practical value. Should a proper law for the distribution of assets be enacted during the next session of Parliament, the necessity for such a work will in a large measure have been removed. Still, as there is no certainty about the course to be taken, and as some time will at any rate elapse before a new law comes into effect, the present work cannot fail to be a welcome addition to our meagre legal literature.

The style adopted is that ordinarily resorted to in the case of books meant for office reference by lawyers in the course of their practice, viz., the sections of the Act are taken up in their order, each one followed by notes of the legal decisions on the different points involved. Throughout the work, however, the author makes an attempt at harmonizing apparently