

The number of houses built in Toronto so far this year is 560, together with a new large apartment house. Their cost, including that of the apartment house, has been near \$1,400,000. Last year 337 houses were erected, at a cost of \$762,000. As the increase of population in the past year was nearly 7,000, it is evident that the house building is not keeping pace with the population. So says a Toronto paper. Houses are not now "a drug" in Toronto as they were some time ago, but there are some vacant ones. Toronto needs to be careful, or there will be another boom and collapse.

THE AWFUL DROWNING ACCIDENT at Ottawa calls for some stern warnings against skating on ice of unknown strength. The sanest word yet uttered on the matter is that of "The Toronto World," which said: "Water deepens one way and it does not deepen the other, and there is no necessity in courting danger when a perfectly safe course is available. But the lesson above all lessons is that no man or boy should ask a woman or child, and should refuse to accompany a woman or child if the latter insist, over ice or water which they have not themselves tested, and which they know themselves to be perfectly safe."

GERMAN STATE TREATMENT OF TUBERCULOSIS.—The "Westminster Review" has the following:—"In Germany when a servant enters upon any business he is compelled to insure against tuberculosis, and should he at any period betray symptoms of the disease he is at once sent to the state sanatorium. This is a very sensible method of dealing with the consumption problem, for it seizes the disease when it most readily lends itself to treatment, and, moreover, causes less expense. Dr. Weicker, to whom many patients are sent, says that such cures are far in excess of those effected in private patients. The government sends patients to the sanatorium at a much earlier and more favourable period than the family physician. In 1879 thirty-seven of these government insurance companies collectively assisted 4,480 consumptives, of whom 4,432 were sent to the subsidized sanatoria. In the same year these companies invested altogether 1,300,000 marks for consumptives, and for 1898 a fund of three to four millions has been destined for that purpose.

MESSRS. FETHERSTONHAUGH & Co., patent solicitors, Canada Life building, furnish us with the following list of patents granted to Canadians in the following countries. Any further information may be readily obtained from them direct. *Canadian Patents*:—J. Levy and T. Sadler, marine engine governors; W. Beaton, tally sheets; T. H. Duncombe, acetylene gas generators; W. S. Quigley, pastry cutters; E. Bolman, rubber articles of foot-wear; H. J. Squire, filters; F. Paul and A. F. Gunlack, carburetters; H. J. M. Waslying, safety envelopes; E. Graham and L. Graham, rotary engines; W. Northgraves, display stands; A. Erichson, axes; B. C. Riblet, automatic bucket loadings for wire rope tramways; B. C. Riblet, bucket clips for wire rope tramways; H. A. Frasch, cobalt and process of producing same; J. A. Frasch, process of producing caustic alkali; H. Hardcastle and M. A. Halliday, mowing machines. *American Patents*:—F. G. Bullock and T. Harford, cot; T. A. Cameron and T. G. Beygrau, water closet attachment; J. W. Carswell and S. Trotter, apparatus for drying peat; C. Desjardins, graig drill; G. Fenson, flour bolting machine; G. J. Kelley, game; G. R. Kennedy, perforator for printing presses; E. Norman-

cut, shoe-sewing machine; E. Normancut, presser foot mechanism for sewing machines; W. Stephenson, combined traction engine and thresher; S. I. Wagoner, automatic locking extension ladder; F. J. Wilkinson, self-acting roller blind; C. Whetham, photograph printing frame.

### ACKNOWLEDGMENTS.

Thanks are tendered for the following publications recently received:

The Bankers' Magazine. Convention number. Published by Bradford, Rhodes & Co., New York.

This number contains the programme of the American Bankers' Association Convention, held at Milwaukee, in Sept. last, with admirably executed portraits of the Presidents from 1876 to 1900, and the Vice-Presidents, Treasurer, and each member of the Executive Council for the year. A short biography of each officer is given, and a brief statement of the bank with which he is associated. The banks connected with the U. S. Bankers' Association number 13,121; its influence and power, therefore, in the banking realm are very great, and both are exercised in the interests of sound business methods, and in restraint of all practices of a doubtful character. The radical difference between the American and Canadian banking system is pointed out by the Bankers' Journal to be evidenced by Canada having only 25 banks, while there are 13,121 in the States that are attached to the Bankers' Association. The Magazine has articles on, "The formation of Great Banks," "Increase in number of National Banks," "Banks and Industrial Combinations," "The Practical work of a Bank," Prize Essay. A description of Milwaukee, with pictures, and bank statistics is very interesting. The sketch of "Banking in the Leading Cities," with portraits and other illustrations of bank buildings and offices, is quite an attractive feature in the Convention number of the Bankers' Magazine.

Statistics of Railways in the United States, issued by the Interstate Commerce Commission. This valuable work of record and reference reflects the highest credit upon the Commission and the Statistician by whom it was prepared. We doubt if there is any other Government report published in the States, or elsewhere, in which there is shown the neatness, transparency, fullness of detail, orderly arrangement of masses of figures, and intelligent grouping of statistical materials, that appear in the Statistics of Railways, sent out by the Interstate Commerce Commission. The report gives the total railway mileage in the States in 1900, as 193,345, which gives an average of 25.44 miles per each 10,000 inhabitants.

The Insurance and Actuarial Society of Glasgow, Scotland, is especially thanked for a copy of each of the following six publications which form part of the "Transactions of the Society."

No. 1.—"Valuations of Life Offices and Distribution of Surplus," by H. J. Pearce, F. F. A., Edinburgh Life Assurance Co., Glasgow.

No. 2.—"The Race for Records," some remarks on competition and its influence on life assurance practice. This is the inaugural address of the President. Mr. A. K. Rodger, manager Scottish Temperance Life Assurance Co.

No. 3.—"Shipbuilding and Marine Engineering," by Arthur H. Knight.

No. 4.—"Daily questions of Legal Title," by Warren Crossle, B.L.

No. 5.—"The Duties and Privileges of the Fire Loss Assessor," by John Laird, fire loss assessor.

No. 6.—"Annuities," by Alfred W. Watson, F. I. A., Actuary of Royal Liverpool and Manchester Unity Friendly Societies, Nottingham.