

States Hotel, Boston, on the 11th September to the 14th inclusive. It is expected that by changing the date to fall there will be a larger attendance than at previous meetings.

The officers, directors and clerks of the Union Mutual Life Insurance Company, together with a number of the company's western agents, recently went to Pine Point for an old-fashioned outing. And what was the principal feature of the jollification, do our readers think?—A clam bake!

"Don't" is the title of a brochure issue by the Metropolitan Life Insurance Company. It starts off with the words "Don't what? Don't lapse," and then goes on to give reasons why policies should not be allowed to lapse. Not unlike this in style is the ingenious advertisement of the Great-West Life Assurance Company, of Winnipeg, in the special issue of THE MONETARY TIMES last week, page 291. This began with the statement that "It works on Sundays and holidays, night and day, year after year,"—and then asks WHAT DOES? replying to its own question with INTEREST DOES, and giving reasons why it thinks the Great-West can offer advantages in the way of interest earnings.

In Montreal last week an organization meeting was held by the gentlemen connected with the Colonial Mutual Life Association. This company obtained a charter at the last session of Parliament. The president of the provincial board, Col. Chas. King, of Sherbrooke, occupied the chair. The meeting passed by-laws and afterwards chose following gentlemen a board of directors, viz.: Hon. F. G. Marchand, Lieut.-Col. Chas. King, Hon. P. Garneau, Mr. F. P. Buck, Lieut.-Col. T. T. Turnbull, Mr. R. A. E. Greenshields, Mr. Charles C. Chisholm, Mr. Wm. Farwell and Mr. T. J. Tuck. The directors met afterwards and elected Lieut.-Col. T. T. Turnbull, president; Mr. F. P. Buck, first vice-president, and Hon. P. Garneau, second vice-president. Executive officers were appointed as under: J. F. Mathieson, general manager; E. A. Baynes, secretary; R. A. E. Greenshields, treasurer; J. T. Finnie, medical superintendent.

NOTES FOR MANUFACTURERS.

The Embro, Ont., flax mill had to be closed because of the drought. The flax that is spread, says an exchange, is spoiling under the hot sun, instead of rotting.

The village of Exeter, Ont., now revels in electric light. As the *Times* puts it, the people have, as it were, been suddenly brought from darkness into light. The arc lights, which are of 2,000 candle power, are working well, and much is hoped from the incandescent lights.

A company called the Oromocto Coal Mining Company has been formed in New Brunswick. The members are: Parker A. Nason, farmer and trader; Edward Moore, of Fredericton; Luke E. Dewitt and Daniel Dewitt, farmers, of Sunbury; Wesley D. Nason, of Gladstone, farmer.

The preparation of stock for the use of rubber manufacturers is a business of considerable magnitude in the United States, yet never undertaken in Canada to any extent. Rubber reclaiming, the name by which the business is known, has in Montreal a company which aims to make the business a success, as it has been made elsewhere. The following are the directors of the new company: Messrs. Wm. Clendinneng, Wm. Currie, W. T. Costigan, W. D. Lighthall and Francis Dagenais. The *Gazette* tells us that all the machinery is now being made in Montreal at a figure comparing favorably with American makers.

Referring to the common statement that electricity is still in its infancy, Professor Dolbear recently said: "Electricity is not in its infancy. Despite what has been done, there is nothing in the present use of electricity that has not been known for many years. Arc lights were known 80 years ago; the telegraph is 60 years old, the telephone 30, and the incandescent lamp ditto. We are not at work with new things or on new principles. If you are running a motor with electricity, it is not a new discovery in electricity to apply the same power to the operation of a lathe or a street car."

ANSWERS TO ENQUIRERS.

ARTS, St. John.—It is not within our province to attempt to answer such questions. Apply to some bookseller.

J. P., Montreal.—The letter is too long for our columns; and, besides, your sympathy goes to a dangerous length. While we should like to see arbitration replace war, in labor, as in national differences, there must be a reasonable basis for arbitration. Laborers are quite as arbitrary as employers; this is shown in many cases we have known, and even more cruel in industrial war. The attitude of the unreasonable striking workman is satirized very well by *Puck*, in a recent issue, thus: Judge.—"You have been found guilty of assaulting the man who

took the job you abandoned, guilty of attacking your employer, and burning his property. What have you to say for yourself?" The prisoner replies: "Wull, y'r anner, Oi'm wiffin' to ar-rbytrate."

BOOKS RECEIVED.

THE BOOK OF THE FAIR.—This beautiful and in all respects admirable work descriptive of the Chicago Exhibition, has reached its sixteenth number, and one looks forward almost with regret to its farther numbers. So satisfying has been the character of those already issued that each succeeding issue is awaited with an interest that is never disappointed. In the present number are found chapters 19 and 20, devoted to Live Stock and to Ethnology, respectively. There are three full-page and 79 other illustrations, of the most delicate photographic character. From pages 613 to 622—which contain pictures of some beautiful animals—we quote: "The first exhibits forwarded consisted of a band of Morgan horses and a herd of cattle from Vermont, these being followed soon afterward by Canadian thoroughbred horses and cattle, of which nearly sixty car loads arrived in a single day. A week or two later there were on the ground 1,200 head of cattle and 800 horses. . . . It was decided that the best hackneys were those from Nebraska and Canada. . . . Certain it is that our best trotters have come from various stocks, as the Morgan, the Canadian, and the English thoroughbred. . . . The display of Canadian cattle was much more extensive than that of any of the States, and the Dominion was rewarded with a large proportion of the highest premiums. Canadian exhibitors swept all before them in Ayrshire cattle, with Daniel Drummond, of Montreal, as the largest prize winner. . . . The prominence of Canada in the live stock department was nowhere more evident than in the line of blooded horses. Quebec is especially proud of the pedigree of some of her specimens, descended as they are, from a stud sent there (Norman) by the King of France in the 17th century. Address the Bancroft Company, Auditorium, Chicago.

CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, August 30th, compared with those of the previous week:

CLEARINGS.	Aug. 30.	Aug. 23.
Montreal	\$9,285,440	\$10,634,092
Toronto	4,698,846	5,987,514
Halifax	1,038,890	1,195,998
Winnipeg	856,587	684,670
Hamilton	516,618	590,801
Total	\$16,080,585	\$19,091,085
Aggregate balances this week, \$2,510,314; last week, \$3,636,968.		

	30th Sept.	30th Aug.
Montreal	\$8,459,284	\$9,285,440
Toronto	4,496,267	4,388,846
Halifax	1,090,617	1,098,890
Winnipeg	780,426	856,587
Hamilton	612,403	516,618
Total	\$15,427,997	\$16,080,585

Aggregate balances this week, \$2,157,550; last week, \$2,510,314.

—The Government of Canada and the Harbor Commissioners of Montreal are not backward in providing machinery for deepening our great waterway of the St. Lawrence and keeping it free from obstructions to navigation. A description is given in the Montreal press of the steam-dredge "Laval," a most powerful machine, probably the most powerful in America. It has been completed under the direction of the departmental officers, at a cost approximating \$57,000. And it is alleged that it could not be furnished by British manufacturers under \$75,000. The lifting gear, which raises or lowers the bucket frame, has a capacity for moving sixty-five tons, while the most powerful employed in the New York harbor operations lifts only about forty-five tons. The machine can work in water of a depth of forty feet. It is working on a bottom composed of boulders running in size from a man's fist to a weight of several tons. To remove the heaviest of these, a special steel lifter is kept in reserve. Boulders weighing well up to a ton were lifted by the buckets, which work on an endless chain.

—The importance of Montreal as a shipping port and a seat of manufacture is illustrated by the fact that during the month of August this year 56 steam vessels, of a tonnage which ranged from 110 to 2,800 tons each, averaging 2,477 tons, carried coal thither from Maritime Province ports, and the total of their cargoes reached 289,750 tons. This, of course, was all soft coal. If receipts of Pennsylvania anthracite and Scotch coal were added the aggregate would be something large.