

Association of Railway Telegraph Superintendents—June 16th, at Niagara Falls, N.Y.

American Railway Master Mechanics Association—June 15th, Old Point Comfort, Va.

American Association of Travelling Passenger Agents—October 12th, at Nashville, Tenn.

American Association of General Passenger and Ticket Agents, October 19th, at St. Louis, Mo.

The Master Car Builders and the Local Freight Agents have already held their gatherings this month, at Point Comfort and Washington, respectively.

The next annual meeting of the American Society of Railroad Superintendents will be held at Nashville, Tenn., beginning on Wednesday, Sept. 22nd, 1897.

Since Toronto has a reputation, and deservedly, as a convention city—a convention of Trainmen from the States and Canada has been here a week and is just dissolved—it may be well to give, in order that our councilmen and public-spirited folk may bear such things in mind and get them here another time, a list of conventions for 1897, which we find in the *Railway Review*. These are of railway men only. There are others:

The American Society of Railroad Superintendents will hold its annual meeting, beginning September 22nd, 1897, at Nashville, Tenn. We learn besides that the Association of Telegraph Superintendents meets at Niagara Falls, N.Y., on June 16th, and that the American Street Railway Association, which held its annual gathering in Montreal two years ago, will hold a convention at Niagara Falls, N.Y., on October 19th next.

BOOKS AND PAMPHLETS RECEIVED.

ROAD MAKING IN ONTARIO.—Much that is both of value and interest on this subject is to be found in the report for 1896 of the Provincial Instructor in Roadmaking, Mr. A. W. Campbell, consisting with appendices of about 80 pages, and containing illustrations. The time he has been at work, the instructor says, is too brief to have made much impression in the way of change of "methods that have held for nearly a century," by which we have no doubt he refers to the system of statute labor. The power to abolish this statute, however, is now in the hands of the people, and he mentions several municipalities which have taken advantage of this power. One is the township of Malden, in the county of Essex, which abolished statute labor in 1890. Here is the testimony of the township clerk, Mr. James Honor:

"We have a perfect system of doing roadwork. Whole concessions are ditched and gravelled. Water is carried until it reaches its proper outlet. No one is allowed to suffer by water being thrown in front of his farm and left there until the next road overseer is appointed to take it off. All work is done in a thorough, systematic, and business-like manner. It is let by contract, superintended and received by our council. The change operates successfully, and there seems to be no disposition on the part of any ratepayer to return to the old system. The cost of road improvement is paid out of the general township funds, and the amount spent on the roads annually for the past five years was about 2,000 a year. The cause of the change was the corrupt and expensive manner in which statute labor was done."

We trust to make further extracts from this report.

PATRIOTIC MUSIC.—The publishers, the Mason & Risch Piano Co., Toronto, have sent us copies of the new Canadian patriotic songs, "Hark! the Drum" and "The Land of the Maple," by Mr. H. H. Godfrey, which we understand will be sent by mail for 25 cents each copy. These publications are what may be termed appropriate jubilee music. We have heard the last named song sung by a good-sized chorus of men, and its effect is stirring. Words and music both are of the kind that appeal to manly and independent folk, and we can quite believe that it will have, as it deserves to have, a good run. "Hark! the Drum," is distinctly a fighting song—at least, the first two verses are very martial, while the third reminds one of the happy arrival home of the volunteers in 1885.

ANSWERS TO ENQUIRERS.

J. M., Rat Portage.—Within the year, it is understood. You will find a condensed description of the Crow's Nest Pass route in *THE MONETARY TIMES* of 26th March last, page 1285.

D. W., City.—Thanks for your reminder. And it is a pleasure to find that in your opinion we have "hit the nail on the head," in last week's suggestions to mining men. The name of the secretary of the Ontario Institute of Accountants is H. Vigeon, 34 Wellington street, Toronto.

INSURANCE MATTERS.

The Canadian manager of the London and Lancashire Life Assurance Company shows judgment in getting men of prominence in the community as local directors of his company. Mr. H. Stikeman, general manager of the Bank of British North America, and Edson L. Pease, Montreal, manager of the Merchants Bank of Halifax, have been appointed directors of the company.

The report of fires caused by electricity in the United States for the quarter ending April 10, as reported by the various underwriting associations and inspection bureaus, has been issued by William H. Merrill, jr., electrician of the electrical bureau of the National Board of Fire Underwriters. The fires number 139, the loss varying from a few dollars each to \$325,000 in a fire at Philadelphia.

Burglary insurance must be of the kind that insures, else the public will have none of it. Next to insuring that one's house will not be burglarized is the comforting assurance—much more simple and easy to give—that you will be paid for what the burglar steals. There were nearly 12,000 burglaries in Cook county, Illinois, during the year 1896, in which county is situated the city of Chicago. The New England Burglary Insurance Company did business there last year, but met with so many losses that it has retired in disgust from doing business in that city and county. Burglars are too many and too bold.

CLEARING-HOUSE FIGURES

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, June 10th, 1897, compared with those of the previous week:

CLEARINGS.	June 10.	June 3.
Montreal	\$13,668,834	\$12,666,914
Toronto	8,116,107	7,157,325
Halifax	1,178,313	1,223,760
Winnipeg	1,252,737	1,151,252
Hamilton	671,233	592,089
St. John	667,390	554,577
	\$25,554,644	\$23,345,917

Aggregate balances this week, \$3,646,289; last week, \$3,180,069.

—In view of the large proportion of United States pig iron sent into Canada, not a small part of which is known as "soft Southern," it is interesting to record the proportions to which the iron industry has reached in the State of Alabama. The shipments of iron from that State for the month of April show the best average of any month this year, the total being 106,701 tons. The great bulk of this pig iron came west, and some of it, as we have said, came to Canada. If the present rates are kept up during 1897, the production of iron in Alabama and Tennessee will exceed that of last year by over 200,000 tons. Notwithstanding that freight rates are reduced, the May shipments are estimated to be less than those of April, yet it is no doubt safe, in the opinion of an American technical journal, to say that the railroads may prepare for a larger movement during the summer than for the winter months.

—It is pleasing to learn that special railway refrigerator trains will be run eastward on the Grand Trunk system on three days a week from Western and Northwestern Ontario points. These trains, which are largely experimental, and are the result of arrangements between the Grand Trunk and the Dominion Government for a special refrigerator service for dairy products to be exported to the old country, will run, beginning this week, from Sarnia on Mondays, from London on Tuesdays, from Hamilton on Wednesdays, picking up way freight at certain stations, the objective point being Montreal. These cars, it is announced, may be used for local shipments of small lots of dairy freight. The car from Wiarton to Stratford and from Goderich to Stratford will run alternate Mondays. The dairy interests must be gratified that such facilities for export are being afforded them.

—The gentleman chosen last week to succeed the late J. H. R. Molson in the presidency of Molsons Bank is W. M. Macpherson, of Quebec. The new president is a son of the late Senator Macpherson, and one of the harbor commissioners for Quebec. Sir David Macpherson was in his life time a director of Molsons Bank, and his son has been a member of the board since 1891. To fill the vacancy on the board, Mr. H. Markland Molson, assistant local manager was chosen. The board as now constituted is:—President, Mr. W. Molson Macpherson; vice-president, Mr. S. H. Ewing; directors, Messrs. W. M. Ramsay, Samuel Finley, Henry Archbald, J. P. Cleghorn and H. Markland Molson.