

An Ottawa paper says: There is something like a cattle famine here, and not only here but all over the province. Beef cattle, generally speaking, are scarce.

Mr. Chamberlain inclines to a reduction favoring colonial wines, but that it is improbable that he will be able to move the Government to grant any direct preference to colonial products. The tax, however, may be lightened upon cheap wines, thus indirectly favoring the colonies.

INSURANCE MATTERS.

It deserves to be noted that the University of Gottingen (immortalized by George Canning), has established a seminary for "The Science of Insurance," with two sections, one mathematical, the other legal and administrative. There are over sixty insurance students already.

Mr. Dickson, the Canadian manager of the Law Union and Crown Insurance Company, is hard at work appointing agents. We hear of his visiting in the Maritime Provinces, and in Halifax appointing Messrs. W. E. Thompson, of Rowlings and Thompson, and Geo. W. Mitchell, son of Mr. Archd. Mitchell, of Geo. P. Mitchell & Sons, as agents. In St. John Mr. Peter Clench has been chosen, and in Winnipeg Messrs. Osler, Hammond & Nanton.

The town council of Waterloo, Que., will take over the waterworks from Gould and Wilson on the 1st of May, at the purchase price, \$16,000. It is the intention of the council to expend four or five thousand dollars in building a reservoir and extending the system.

ANSWERS TO ENQUIRERS.

ORDER, Ottawa.—We have seen some of the literature of the company, but know nothing about it. Better write to Vancouver or Spokane Falls.

GLASGOW.—Have written you particulars. The shares have no present value, but the directors appear confident that they will appreciate with time. Improvement in the real estate market is slow but steady.

H. J., Montreal.—Not until June, as a rule. Write us then, and perhaps we can inform you.

BOOKS RECEIVED.

HISTORIC LEAFLETS.—In this series, of which two have been published, W. T. Lancefield, of Hamilton, offers to the patriotic Canadian the very sort of local history that properly goes to the making of the larger narrative which shall one day depict Canada as a nation. "Every monograph which throws light on the making of Canada should be heartily welcomed," says Principal Grant in his introduction to *The Days of the Canada Company*; and in her modest pamphlet, *Burlington, Bay, Beach and Heights in History*, Mary Rose Holden gives a graphic and interesting picture of Macassa, the Indian name of Burlington Bay, and of the settlement of that part of Western Ontario. No. 2 of the series is *A Century of Achievement*, by James H. Coyne, B.A., president of the Ontario Historical Society, and while taking a wide glance over the world notes Canada's part in the doings of the century.

ARCHAEOLOGICAL REPORT, Ontario.—This is a Yellow Book, it is true, and a Government report; but it is as full of interest as a novel. Indeed to any true Canadian it is vastly better than the majority of novels; not because of its portraits of Indian (comely) maids and (less handsome) braves, its photographed views of modern reservations, its illustrations of masks, stone axes, pipes and pottery, but because of its descriptions, never before given to our knowledge, of Iroquois Pagans on the Grand River Reserve—their language, their music, their habits, their beliefs. It is creditable to the Ontario Government that it has issued this book on better paper and in altogether better style than has been the custom with blue books. The report, as the curator of the Ontario Museum says in his letter of dedication, is rather ethnographic than archaeological, and consists mainly of a study of Iroquois Pagans and Paganism in Brant County. But it is a report which does immense credit to Mr. David Boyle, the painstaking compiler, and if

we do not greatly mistake will arouse unusual interest in far distant countries where ethnology is more of a study than among us. The Indian speeches and the literal translations which accompany them, the analysis of clans, the Harvest Dance, Bear Dance, Green Corn Dance and other pieces of musical notation are both curious and interesting.

—A very significant statement was made at a St. George's Society dinner the other night by the Mayor of Montreal. Responding to the toast of "Our Guests," and speaking of his personal obligations to the English of Montreal, his Worship proceeded to say what may well challenge attention: "Without malice," he declared, "or in the slightest degree wishing to reflect upon anyone, he felt bound to confess that the English-speaking citizens had not up to the present time sent to represent them in civic politics their ablest men. To this, not to any preconceived design on the part of their French-speaking fellow citizens may be traced much of what serves to breed discontent among the English-speaking population of Montreal." This may be interpreted as meaning: "You English complain of French preponderance in the city council. This is not what is the matter at all. The reason we French seem to have the whip-hand is that we have cleverer fellows to speak as well as to engineer business. You have been sending to the council often mediocrities, rarely your best men." The lesson may be taken to heart by other large municipalities than Montreal.

—Dividends for the current half-yearly period, payable 1st June as a rule, have been declared by the Canadian banks whose names follow, at the yearly rate indicated:

Bank of Montreal	10 per cent.
Canadian Bank of Commerce.....	7 " "
Merchants' Bank of Canada.....	7 " "
Quebec Bank	6 " "
Ontario Bank	5 " "
Bank of Toronto	10 " "
Bank of Hamilton	8 " "
*Imperial Bank	8 " "
Bank of Hochelaga	7 " "
Standard Bank	8 " "
†Dominion Bank	12 " "

*And a bonus of 1 per cent.

†Quarterly dividends of 3 per cent.

—It had been reported that the National Credit Men's Association of the United States was going to support the new Mutual Mercantile Agency which is being organized in opposition to the Dun and Bradstreet agencies. But Mr. James G. Cannon, who is president of the association and also vice-president of the Fourth National Bank of New York, says that the reports are entirely unfounded. "The National Association of Credit Men," said Mr. Cannon, "is not interested in any mercantile agency. The officers of the association have steadfastly refused to make any alliance with any and all mercantile agencies. We believe that it is our function to act as an independent organization, and thus be free to criticize mercantile agencies."

—At a meeting held in Montreal yesterday, the council of the Canadian Bankers' Association passed a resolution disapproving of the proposal to establish a Canadian Mint, and giving reasons for such disapproval.

CLEARING HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, April 27th, 1899, compared with those of the previous week

CLEARINGS.	April 27th, 1899.	April 21st, 1899.
Montreal.....	\$14,771,414	\$14,119,019
Toronto.....	8,850,307	8,936,369
Winnipeg	1,591,527	1,626,662
Halifax	1,298,625	1,221,330
Hamilton	749,894	760,900
St. John	561,295	603,656
Victoria	645,723	612,053
Vancouver	757,480	696,640

\$29,226,265 \$28,576,629

Aggregate balances, this week, \$4,183,627; last week, \$4,109,339.