

upwards. No extras required for initiation fee, admission charge, extra assessments, medical examinations, etc.; only the payment of the fixed weekly premium; policy-holders do not have to go to the office each week to pay because the company sends an agent every week to each policy-holder's home.

ANSWERS TO ENQUIRERS.

W. H. writes from a village in Northern Ontario as follows: "I would like you to tell me the meaning of the word 'alienee.' It is not in my dictionary and our schoolmaster does not know it. I have got the word in a law letter." [We reply that Blackstone has defined "alienee" as being one to whom a transfer of property is made. It may be further explained by saying that while an heir is one who takes an estate in lands or tenements by descent from another, a devisee takes by will and an alienee takes by deed].

H. McL., Montreal.—Whether socialistic or not the question had to be faced. Pity it cannot be discussed less heatedly and with more intelligence. It is a common error to define the artisan alone as "The Working Man." Are not you a worker, and am not I? Indeed Leon Say has declared that the most civilized man is he who produces and who consumes the most. Such restless cranks as that lecturer of yours should read Edmund About's wonderful chapter on "Man's Wants" before he concludes that the sufferings, the longings, the disappointments, of this life all fall to the lot of the poor man. Alas, for the rich manufacturer. The comparison is enough to make one pray "Give me neither poverty nor riches."

THE CHEESE BOARDS.

A comparison of the transactions on Ontario cheese boards last week with the same period a year ago gives curious results. For the week, 18 boards met and at them 34,607 boxes were boarded; in 1897, 14 boards met and 70,688 boxes were boarded. We give our usual table:

Boards and Date of meeting.	No. of factories.	Cheese boarded. Boxes.	Cheese sold. Boxes.	Price per lb. Cts.
Brockville, Oct. 27.....	..	3,200	....	8 11-16-3/4
Kingston, Oct. 27.....	..	1,694	....	8 5/8
*Stirling, Oct. 27.....	..	3,610	1,385	8 3/4
*Barrie, Oct. 27.....	..	1,520	790	8 9-16
Perth, Oct. 28.....	..	1,600	800	8 5/8-3/4
Ottawa, Oct. 28.....	..	1,729	455	8 1/2-5/8
Iroquois, Oct. 28.....	..	1,095	700	8 13-16
Kemptville, Oct. 28.....	..	955	955	8 5/8
South Finch, Oct. 28....	..	1,003	....	8 1/2
Brighton, Oct. 28.....	11	925	595	8 3/4
London, Oct. 29.....	27	7,170	5,590	8 9-16-7/8
Cornwall, Oct. 29.....	18	1,311	1,141	8 3/8-5/8
*Lindsay, Oct. 31.....	14	2,725	2,725	8 13-16-7/8
Ingersoll, Nov. 1.....	..	270	....	8 11-16
Belleville, Nov. 1.....	10	695	360	9
*Campbellford, Nov. 1...	..	3,400	1,745	9-9 1-16
Napanee, Nov. 2.....	..	775	....	8 3/4
Pictou, Nov. 2.....	13	900	....	8 13-16

*Adjourned until May, 1899.

—A long list of changes and appointments in staff on the Intercolonial Railway appears in last Saturday's Railroad Review, and it may be hoped that they will result in the smooth and efficient conduct of the road, and negative the frequent charge made that "it is impossible to have a government road properly run." More sleeping cars will be needed and more dining cars also, for next summer's business, and we understand that tenders for these have been asked, to be ready in the spring. It is good news that the passenger traffic of the Intercolonial was greater during the past season than at any other time in its history. We can quite believe this from what we ourselves saw in August last. The attractions of Cape Breton and the novelty of Newfoundland railway and steamer helps immensely. A number of colonist sleeping cars are being made in Canada for the Intercolonial, while a considerable quantity of new work, as well as repairs, is constantly going on at the workshops of the Intercolonial.

—A disaster which in the interest of western development is to be regretted is the burning of the Hastings sawmill at Vancouver on October 27th. It was a fine mill, and the loss by its burning—the cause of which is not known—is differently placed at from \$100,000 to \$140,000. We are told that the total pay-roll for the 300 employees in the mill was over \$20,000 per month. There, on an average, four ships a month are loaded in connection with the foreign trade. The insurance is \$83,000, in nine British, one American and two Canadian companies. This amount, however, is only on the mill proper, which was totally destroyed, and on which, it is expected, there will be no salvage. The stock in the yards was insured for \$29,600, but only about \$500 worth of this went up in smoke. The Hastings sawmill was one of the most complete on the Pacific Coast; it was owned by the Royal City Planing Mills company, having been purchased from the Hastings Saw Mill company in 1890. Extensive alterations in the equipment and plant were then made. With later improvements and additions the mill had a capacity of 300,000 feet every twenty-four hours, or 90,000,000 feet per annum.

—It is stated by The British Columbia Mining Record that Dr. Dawson, the director of the Dominion geological survey, speaks enthusiastically as to the early future of the Crow's Nest coal fields. They are certain, in his opinion, to become very big producers, both of coal and coke, in anticipation of which no less than 100 cooking ovens are now being built at Fernie. The development of the new coal fields must have enormous effects, all beneficial, on the development of mining and smelting in the Kootenays, and we may as a further result expect that in less than five years this province will rank and thereafter remain easily first amongst the coal producing regions of Canada.

—The following changes in the staff of the Bank of Montreal are announced: Mr. A. Montizambert, manager of the Wallaceburg branch, has been promoted to Amherst, N.S.; Mr. A. J. Dupuy, present manager of the Almonte branch will take charge at Wallaceburg; Mr. W. B. Graveley, manager at Calgary, goes to Halifax as manager, and Mr. J. O. Wilgress of the Montreal branch succeeds Mr. Graveley as manager at Calgary; Mr. R. W. Travers of Amherst succeeds Mr. Dupuy as manager at Almonte, and Mr. F. J. Cockburn of Quebec, goes to Deseronto as acting manager; Mr. F. D. Taylor, manager of the Deseronto agency, has been appointed assistant inspector of the bank with headquarters at Montreal.

—The general manager of the Bank of Nova Scotia, Mr. H. C. McLeod, passed through Toronto this week, returning to Halifax from a trip of several weeks to the Canadian Northwest, and also to Chicago and other Western American cities where the bank has important interests. In connection with the opening of a branch of the Bank of Nova Scotia in Winnipeg, which it appears has been decided on, it is understood that Mr. C. A. Kennedy, agent of the bank at Yarmouth for a year past, is to be henceforth stationed at Winnipeg. The branch is to be opened about the beginning of 1899.

—A branch of the Bank of British North America was opened in Greenwood, B.C., on 2nd instant. The branch is under the temporary management of Mr. J. Anderson, accountant at Rossland branch.

CLEARING-HOUSE FIGURES.

The following are the figures of Canadian clearing houses for the week ended with Thursday, Nov. 3rd, 1898, compared with those of the previous week

CLEARINGS.	Nov. 3rd, 1898.	Oct. 27th, 1898.
Montreal.....	\$14,115,072	\$15,740,905
Toronto	9,167,243	8,880,706
Winnipeg	2,465,433	2,848,800
Halifax	1,255,226	1,249,703
Hamilton	716,256	605,826
St. John	586,692	577,859

\$28,305,922

\$29,396,599

Aggregate balances this week, \$3,952,899; last week, \$5,377,785.