

INSURANCE MATTERS.

Halifax is in great danger of a water famine. Not for thirty or forty years have the lakes from which the water supply of that city is drawn been so low. Our correspondent tells us that notices have been issued repeatedly warning citizens of the danger and asking them to conserve the supply of water carefully. The past summer and autumn have been extremely dry seasons, and unless heavy rains fall next month the situation will be serious. As it is, if a large fire should occur, the consequences would be unpleasant to contemplate with the present inadequate supply.

At the October meeting of the Actuarial Society of America, the council took action with respect to titles of members. The title "Fellow," with the initials F.A.S. was voted to each full member of the Society, while each associate member receives the initials A.A.S., indicating associate.

Mr. H. M. Price, of Quebec, a lumberman owning timber limits along the Drummond County Railway, now a part of the Intercolonial route, has just recovered \$55,000 from the Dominion for damages accruing from fire started by sparks from an Intercolonial Railway locomotive, the road being owned by the Government. The case is of importance and was watched with great interest.

It has been reported by the experts of the Committee of Twenty of the National Board of Fire Underwriters, that the conflagration hazard in San Francisco is extremely bad. "In fact, San Francisco has violated all underwriting traditions and precedent by not burning up." This is due in no small degree to the remarkable vigilance of the fire department, for the city is built on a series of hills and high winds prevail, especially during the summer.

CLEARING HOUSE FIGURES.

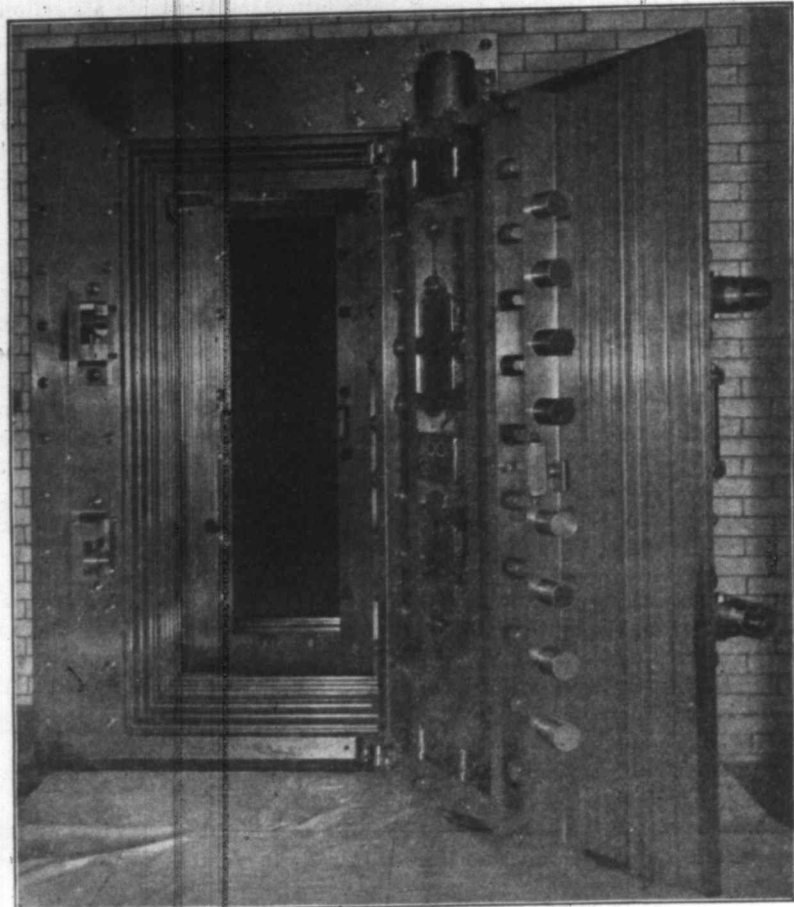
The following are the figures of the Canadian Clearing Houses for the week ended with Thursday, November 2nd, 1905, as compared with those of the previous week, as well as the corresponding table omitted from last issue by reason of the holiday. Attention is also called to the figures of last week, which are for only five days:—

	Nov. 2.	Oct. 25.
Montreal	\$28,589,319	\$21,451,298
Toronto	22,817,954	18,259,532
Winnipeg	11,606,527	8,091,501
Halifax	1,876,649	1,530,147
Hamilton	1,405,718	1,108,467
St. John	1,139,569	826,701
Vancouver	2,307,116	1,734,912
Victoria	589,417	612,466
Quebec	1,667,486	1,231,552
Ottawa	2,340,853	1,959,500
London	1,081,320	809,207

Total \$75,419,928 \$57,615,283

	Oct. 25.	Oct. 19.
Montreal	\$21,451,298	\$28,395,161
Toronto	18,259,532	22,871,302
Winnipeg	8,091,501	9,704,142
Halifax	1,530,147	1,861,439
Hamilton	1,108,467	1,428,960
St. John	826,701	1,220,905
Vancouver	1,734,912	2,166,150
Victoria	612,466	803,262
Quebec	1,231,552	1,620,065
Ottawa	1,959,500	2,676,454
London	809,207	1,119,137

Total \$57,615,283 \$73,866,977



Vault doors in Bank of Montreal and Royal Trust Company, Montreal. Three times larger and heavier than any other in Canada. Doors and Vestibules weigh **60 tons**. Total weight of lining and doors **260 tons**. Accepted to be the finest piece of vault work in construction and workmanship in the Dominion. — Built by the old established firm of

J. & J. TAYLOR, Toronto Safe Works, Toronto.

Established 1855.

The Ross rifle factory at Quebec, which is erected on government property, is claiming that it is not subject to city taxes for that reason, and because the goods it manufactures are for militia purposes.

Maltais & Co., a firm of general dealers at Murray Bay, on the St. Lawrence, are reported to be seeking a compromise at the rate of 60 cents on the dollar. Pierre Maltais, the senior of the firm, was previously unsuccessful in 1892, and again in 1895, just before the formation of the present firm. They have been considerable operators in spool-wood, and their transactions in this direction are understood to have been not attended with much profit.

It is stated in the "Globe" that an order in council has been passed reducing to twenty acres the area that an applicant for mining locations can get in the township of Coleman, in the Cobalt mining region. It was formerly 40 acres. On the 28th of August last the recording of mining claims in the four townships of Coleman, Lorraine, Bucke and Dymond was suspended for the time being. It is now provided that these applications may be recorded on conditions that the applicants become bound by any amendments and additions to the mining laws and regulations that may be made by the Legislature at its next session in regard to working conditions, taxation and other matters whatsoever. This does not affect Cobalt Lake, Kerr Lake and the Gillies limit. No reduction is made in the area of mining locations in the townships of Lorraine, Bucke and Dymond.

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