

present. The business of the meeting was the election of officers for the ensuing year, which resulted as follows:—President, A. White; vice-president, J. S. Bond; treasurer, Martin McMillan; honorary recording secretary, R. Mills; general secretary, R. M. Corrie; trustees of special fund, R. Mills, T. S. Roberts and A. R. Williams. Executive committee—A. D. Booth, F. W. Johnston, D. Bell and W. J. Sykes. The members decided to give no Christmas presents to customers this year, and in consequence we may expect account books to show more reasonable profits at the end of the year.

BOOKS RECEIVED.

CURRENT HISTORY.—Third quarter for the current year of the cyclopedic review of current history. Garretson, Cox & Co., Buffalo, New York.

CROP REPORT, NOVA SCOTIA, 1895.—This report, transmitted to the Provincial Secretary of Nova Scotia on Nov. 16th, reached us last week. Its main features were commented on, however, in our issue of Nov. 29th.

CANADIAN ALMANAC.—In addition to its usual contents, this widely known hand-book has in its 1896 issue an interesting illustrated article by Mr. E. M. Chadwick, barrister, on "The Canadian Flag," and one by Dr. J. G. Bourinot, on "Forms of Government throughout the World."

WESTERN INSURANCE DIRECTORY.—This new and comprehensive work gives the names of agents, life, fire, casualty, etc., together with the companies represented, in every town of any size in twelve States, from Colorado and Missouri to Iowa and Dakota. In it, too, may be found the status of the fire departments and water supply of each town, a list of underwriters' associations, synopsis of insurance laws, and other valuable information. The price is three dollars, and the publishers are the Rollins Company, 161 LaSalle street, Chicago.

The Christmas magazines and illustrated papers have been brought out early this year, and are in variety enough, and with large pictures enough to please any one. There is *Yule Tide* with a love story; *Pear's Annual* with Dickens' story of "The Haunted Man;" the always welcome *Graphic*, and the familiar *London Illustrated News*. The Toronto News Company handles them all. The same company is the wholesale agent for *Christmas Tide*, a Canadian illustrated paper of merit which sells for a quarter dollar, and should therefore have a good run.

William Briggs, Toronto, Montreal and Halifax, is issuing this week or next an edition from new type of the very interesting work which John Lovell brought out at Montreal in 1869, namely, Mrs. Fitzgibbon's "Canadian Wild Flowers." It will contain ten plates 15 inches by 11, colored by hand, by Mrs. Chamberlin, while the botanical descriptions are written by Mrs. C. P. Traill. What could be more inviting as a Christmas box than this Canadian book, compiled by veritable artists of the pen and brush.

PATENT RECORD.

The following list of United States patents, granted to Canadian inventors, November 12th, 19th and 26th, 1895, is reported for this paper by James Sangster, patent attorney, Buffalo, N.Y.:

Olivier Bellefeuille, Montreal, sewing-machine.
Julius C. Clausen, Hensal, check-rein swivel.
Michael J. Grady and R. McMillan, Kingston, car-coupling.
David Gross, Jr., Berlin, wrench.
Wilbur R. Hitchcock, Cornwall, lamp-shade.
Wilbur R. Hitchcock, Cornwall, bracket for incandescent electric lights.
Herbert J. Page, St. Mary's, automatic governor-regulator.
Ovid Parent, Montreal, water-wheel.
William H. Rodden, Toronto, copying-book.
John White, London, wire nail.
Theophile Belanger, Montreal, seal padlock.
Walter D. Campbell, Buenos Ayres, Argentine Republic, assignor to himself and J. T. Bustin, St. John, Canada, fare register.
Samuel J. Laughlin and J. Hough, Guelph, Canada, drawing-board.

—In the Quebec House, last week, the bill to amend the law respecting lotteries and bazars came up for second reading. Hon. Mr. Taillon said it could not be permitted to pass. The bill provides that the law prohibiting lotteries shall not apply to any distribution, by lot, among the members, or ticket-holders of any incorporated society established for the encouragement of art. But it was pointed out that there are already two or three of such societies, one operating now in Montreal, that are simply and solely lotteries. Their tickets are pushed under people's noses everywhere, and their works of art are as blind. No wonder Mr. Taillon said that such tickets are "too thin."

CLEARING-HOUSE RETURNS.

The following are the figures of the Canadian clearing-houses for the week ended with Thursday, December 12th, compared with those of the previous week:

CLEARINGS.	Dec. 12.	Dec. 5.
Montreal	\$13,231,920	\$13,174,658
Toronto	7,922,817	8,455,236
Halifax	1,184,486	1,268,620
Winnipeg	1,756,624	1,873,870
Hamilton	792,431	818,816
Total	\$24,888,278	\$25,591,200
Aggregate balances this week, \$3,626,101; last week, \$3,340,251.		

—Another fire bug is placed where he will not fire buildings for some time to come. Fifteen years at hard labor in Kingston Penitentiary was the punishment meted out by Mr. Justice Falconbridge to William Currie, of King Township, who was convicted of arson, having caused the destruction of barns of one Ferguson, a King farmer. In passing sentence, Mr. Justice Falconbridge was severe on crime of this sort, and believed a heavy punishment had become necessary, in view of the large number of cases of arson coming before the courts. At the same court, a sentence of five years penitentiary was pronounced upon Fred. G. Scott, the man who stole Captain Powers' bank book and forged the latter's name to a number of cheques on the savings department of the Standard Bank, Parkdale.

—The important city of Peoria, Illinois, finds itself in the position of being obliged to immediately improve its water supply or go without fire insurance, the companies having decided to withdraw in a body unless such improvement is made. It seems strange that the second city in Illinois should have so far neglected its interests as to put itself in a situation of this sort. The *Age*, reflecting upon this and other matters, declares that some cities, like some individuals, appear to be utterly without foresight or providence in dealing with their needs as regards fire protection. Examples are not wanting of wholesale loss by fire from negligence of this kind.

—The Canadian canal at Sault Ste. Marie, between Lakes Superior and Huron, which was opened for traffic on September 9th, was closed for the season last week. During the three months there had passed through it 604 Canadian vessels of 126,534 tons burthen and 584 American vessels of 623,092 tons; a total of 749,626 tons capacity. And the freight they actually carried was 595,837 tons. The contrast which these figures afford as to relative size of craft is instructive. The American vessels, barges or steamers averaged more than 1,000 tons each, while the Canadian average was about 210 tons.

—The fire waste is not growing less, judging from the experience of 1895, thus far. The fire loss of the United States and Canada during the first eleven months of 1895 are chargeable, altogether, with \$119,820,000, as against \$117,935,400 for the same period last year, and \$144,340,000 in the eleven months of 1893. According to the *New York Journal and Bulletin*, the November fire loss this year reached \$13,103,000, which is three millions more than last year, and a million more than in 1893 or 1892.

—Several communications have come to us indicating that an impression has been received from our article of 29th November on the suit resulting from the Wanless fire in Toronto, that the British America is the only company applying the co-insurance clause to its policies. This is a very strained deduction, and in any case entirely opposed to the facts. Numbers of other fire insurance companies, home and foreign, apply the co insurance clause in Canada, and as we showed last week, it is in use freely in the States and Europe.

—The twenty-first annual meeting of the Bank of Ottawa was held on Wednesday last, when a report was submitted, with which the shareholders were rightly pleased. The president's address describes the lumber trade as fairly satisfactory, an improvement being noticeable lately. Higher grades of sawn lumber will, he thinks, be higher next season.

—At a meeting of the Quebec Board of Trade held on Tuesday last, 10th inst., the following gentlemen were elected to the offices named: President, R. R. Dobell; first vice-president, P. E. Dupre; second vice-president, M. Joseph; treasurer, Joseph Winfield; secretary, N. Levasseur.

—The 35th dividend of the British Mortgage Loan Co. has been declared at the yearly rate of seven per cent. The same will be payable on and after 2nd January next.