

year and on alterations of old buildings is also considerable, as the following figures will show:—

January, \$22,950; February, \$38,230; March, \$89,565; April, \$173,787; May, \$128,585; June, \$155,226; July, \$202,252; August, \$137,292; September, \$95,885.

Building Inspector Chausse remarked that the record for the nine months just elapsed was the best in the history of the department. It was a big year all through. Many large buildings went up, as well as smaller houses.

So far the number of permits issued to contractors this year is 2,431, while for last year during the nine months the number was 1,934. The expenditure of money for the nine months has exceeded a million a month by a good margin.

EDITORIAL NOTES.

ONE of Montreal's citizens has offered the city a boulevard 125 feet wide and four miles long, extending from St. Catherine-road to Back River. We have too few of these, and provided there are no "strings" attached to the offer it should be accepted.

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THE rush of British emigrants to Canada is greater this year than for a number of years. During the first seven months 102,989 left for Canada, compared to 53,930 for the same period last year. We cannot have too many of a good class of British subjects.

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A GOOD index of Canada's prosperity is found in the bank clearing statements. In the year 1905 these totalled \$3,335,595,401 with eleven clearing houses. In 1909 the number of clearing houses increased to fourteen and the bank clearings to \$1,867,673,848, or a gain of 55.9 per cent. There are now seventeen clearing houses, three having been added in 1910.

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The American Tariff Board is investigating the pulp and paper question in order to have the fullest possible data ready for the tariff revision next month. It is expected that this question will be one of the most difficult ones to handle. Canada holds the key to the situation, and is not disposed to allow her resources to be squandered.

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DR. F. LEM. GRASSETT, Medical Director of the Canada Life Assurance Company, has returned from a trip to England. In the interests of the Company he spent sometime at the Chief British Offices of the Canada Life in London, and was in conference with the Board of Directors there. During his absence Dr. H. Crawford Scadding, Associate Medical Director took care of the Medical Work at Head Office.

COMMERCIAL SCHOOLS IN SWITZERLAND.

IN almost every trade centre throughout the Republic the Swiss Commercial Union, the chief aim of which is the education of young tradesmen, has established commercial Schools, where at slight cost may be acquired a knowledge of commercial geography, a familiarity with modern business methods, and a "speaking" acquaintance with foreign languages. Courses of lectures by public men, litterateurs, lawyers, travellers, and leading manufacturers inform the members on public questions and events and all that pertains to the intellectual and practical life. The Union has won its most pronounced success in the optional apprenticeship examinations, which are public, and which have been generally introduced throughout Switzerland. These examinations are part of a carefully prepared programme, having in view the thorough and uniform training of the future tradesmen.

The Union has secured for its members many privileges, among which are reduced rates of admission to theatres, concerts, etc, visits of inspection to the large manufacturing plants, new railway constructions, lake and river steamboats, workshops, printing houses, and the like. At many of the industrial establishments the members have the opportunity of hearing explanatory addresses looking to the increase of special knowledge and the completion of the student's practical equipment.

THE *New York Journal of Commerce* tabulates the eight months fire loss in Canada and the United States as follows. August was a bad month for fires in the United States, and July in Canada, (Campbellton Fire):

	1908.	1909.	1910.
January	\$25,582,000	\$22,735,000	\$15,175,400
February	18,480,700	16,131,000	15,489,350
March	16,723,300	13,795,400	18,465,550
April	26,009,000	19,345,300	18,091,800
May	15,181,150	17,360,400	18,823,200
June	19,512,000	14,435,900	13,183,600
July	15,323,750	15,830,900	26,847,900
August	23,123,000	16,423,000	21,570,550
Total 8 months.	\$163,943,900	\$136,036,900	\$147,647,350

WINNIPEG CORRESPONDENCE.

Winnipeg, Man., Oct. , 1910.

Building records and bank clearing figures of this city are keeping up the fast clip they struck at the opening of the year and both will break all records. In fact, the building figures are already ahead of the best previous year. In 1906, the building permits reached the sum of \$12,625,950. To-day, with three months of 1910 yet to be covered, \$13,133,800 in building permits have been taken out, and the fall rush has not set in yet. The bank clearing figures are \$621,213,673 for the nine months, as against \$460,739,696 for a corresponding period of last year—the best previous record.

ENTHUSIASTIC ON RETURN.

In common with all who visit the West after an interval of years, the members of the Manufacturers' Association who passed through

Winnipeg on their way East last week, were highly enthusiastic on conditions throughout the country. President-Elect Rowley said, among other pleasant things: "Best of all, we found the entire West more prosperous than ever, with the outlook for increasing business better than it has ever been before, and, of course, that is what satisfied most of us."

SAW BIG POWER PLANT.

A big party of the visiting manufacturers went to Point du Bois, on the city's invitation, to inspect the municipal power plant that is getting well along toward completion there. They saw what will make Winnipeg, even more than it is to-day, the chief industrial centre of Western Canada, and it was the opinion of all who saw the three and a half million dollar plant that is being built to supply this city with power and light, that when the first installation is completed—probably early next summer—Winnipeg will be an exceedingly attractive city for manufacturers in any part of the world who seek to serve the trade of Western Canada at the lowest possible cost and highest efficiency.

DISTRIBUTION SYSTEM COMMENDED.

Praise from a high source was bestowed on the system of distributing power from the new plant which will be used. After looking into this important point, Captain H. J. Hawkshaw—regarded as an expert in this line of work, and who is in charge of the construction of the Winnipeg system—said the distribution system which will be used here will undoubtedly be the best in the world. This system was designed by Professor Herdt, consulting engineer for the city.

WORKMAN'S AID POPULAR.

The workman's aid scheme, recently put in operation here, is proving very popular. Under the provisions of this plan, British workmen whose families are in the Old Country may secure money to bring the other members of their families to this city, and thus have the benefit and economy of a united family long before these could be secured in the ordinary course of events. The scheme was financed by a number of public spirited men of Winnipeg and its workings are in charge of the Winnipeg Development and Industrial Bureau, Charles F. Roland, Commissioner, Norton Griffiths, M.P., of London, England, who suggested the plan to a party of Winnipeg business men when he was here a few weeks ago, sent this telegram to Mr. Roland:

"September 28 (Cable).

"Charles Roland, Winnipeg.

"Allow me to congratulate you success scheme assisting emigration women children. Men better citizens when the wives are there to buck them up. We will be delighted to administer this end gratis or do anything which will have for its aim the participation of Britishers in Canada's gigantic future.

(Sgd.) NORTON GRIFFITHS."

HOME FINANCES GOOD.

An instance of effective home finance was afforded by the organization of the Western Mortgage and Loan Company in Winnipeg. This company was formed by Winnipeg men and the entire capital of \$2,500,000 was subscribed in thirty days from the time of opening the books.