

that it takes him from three to four years to learn what not to do—and how to do it—and few Commissioners last that length of time. It would be as unfair to condemn all Insurance Commissioners for the short-comings of individuals as it is unjust to condemn the whole body of insurance agents because there are some, as in every other calling, who are dishonest and disreputable.

"The same kind of political pull which secures the office in most cases fills the subordinate positions in the department, and too often political necessity and hope of future favor have dictated the action of the incumbent, to whom the office was but a stepping-stone to political preferment. Those States in which the subordinates are retained in the department by a system of civil service, without regard to the changes made in its head, have to-day the strongest, best equipped and most respected Insurance Departments. Great as are the insurance interests in the State of New York, they are not powerful enough to keep a good man in office, although their influence may be sufficiently strong to cause the removal of one incurring their displeasure; but that, too, is politics, and it is therefore not surprising that the incumbent of a political position should be a master in political methods. How few reforms or real benefits to insurance have been conceived and are credited to the Insurance Commissioners! Yet no official position gives greater opportunity for good."

The New York Evening Post says that, while in office, Mr. Fricke advocated some scheme of Federal supervision which should rid the companies of the burdens imposed by conflicting requirements of different States. He volunteered to give up his position willingly if such a reform could be accomplished.

#### THE OUT-PUT AND CONSUMPTION OF COAL.

Since the extent of the world's stock of coal still unmined, with the annual output and consumption, was discovered by Professor Jevons some years ago, there have been industrial changes made that upset his estimates. In one direction there have been enormous economies effected in the consumption of coal by the introduction of electrical power and light, produced and distributed on a vast scale with only a trifling consumption of coal, the necessary currents being derived directly from the force of water. The saving of coal, however, has not been as great as some anticipated, because the advantages of electrical power, and the attractions of electric light, have enormously increased the use of power and of light for purposes and in places where and for which those conveniences, when produced by coal, were not suitable, or too expensive. Still, we believe that the use of electricity in the future will have importance as a factor in the supply of coal question. In

the opposite direction, the development of steam as a motive power for vessels, the marvellous increase in manufacturing and the lessened use of wood as fuel on this continent have caused the consumption of coal to far exceed the forecasts made some years ago by eminent scientists. The strikes in England and in the States of the colliers were doubtless incited by their leaders becoming acquainted with the facts relating to the world's supply, the increasing consumption and the general movements affecting the price of coal, apart from the wages question. They saw the properties of colliery owners advancing in value by the demand for coal expanding so rapidly, and, not unnaturally, they determined to have some share in these enlarging profits. We do not expect to find such men as colliers to have enlightened economic ideas, if, however, they were more intelligent they would know that strikes, in their class, have a disastrous record, as, experience shows, that if successful in raising wages, they have thus increased the cost of producing iron and other goods, which has lowered consumption and caused thousands to be thrown out of work. The following table exhibits the output, the home consumption, and the export of coal of the countries where this fuel is principally mined. The data being drawn from various sources, the comparisons are not complete.

	Total output. Tons.	Home Consumption. Tons.	Exported. Tons.
Great Britain.			
1870	110,430,000	100,430,000	10,000,000
1893	164,325,795	114,071,957	20,053,209
1896	195,361,000	151,161,639	44,199,361
1897	202,129,931	154,572,035	47,557,896
1899	220,085,000	164,641,900	55,443,100
United States—			
1870	40,000,000	40,000,000	None
1897	178,000,000	.....	.....
1899	230,838,000	225,000,000	5,838,000
Germany—			
1870	44,000,000	.....	None
1897	120,420,000	.....	None
1899	*135,825,000	127,825,000	8,000,000
France and Belgium—			
1897	53,280,000	.....	None
1899	54,249,000	.....	None

\*In this is included 34 million tons of "Brannkohlen," a very inferior mineral fuel.

The world's total crop of coal in 1897, produced by 31 coal fields, spread all over the world, was, 574,532,600 tons, of which 63 per cent. was the output of European mines, 30 per cent. of American, and the balance made up from Australia, China, Japan, India, Canada, etc. In the last 22 years, the output of Great Britain has been over four thousand millions of tons, of which over eight hundred millions of tons were exported, the average exports of coal being about 20 per cent. of the total output of the old land. England consumes over 4 tons of coal yearly per head of population, the States about 2 1-2 tons. England has practically monopolized the coal export trade until a recent period, when the United States has entered this field with every promise of being a formidable rival to the old country in this, as they are threatening to be, in other industries. In 1871 a Royal Commission investigated the world's