

to \$7,476,503.15. The three best customers are Brazil, the United Kingdom and Portugal, whilst we purchase mostly from Canada, the United Kingdom and the United States. The fact that Canada already leads in imports is worthy of consideration by those who doubt the merits of Confederation.

WEST ONTARIO TOWNS.

CHATHAM.

Among the most thriving places in south-western Ontario is Chatham. Her manufacturing industries especially are growing, and increasing their facilities. I have visited these with much interest. Among them are the Chatham Flour Mills Co., lately combined with the Kent Flour Mills Co. Having made many additions and improvements to their buildings, the establishment has now a capacity of some 850 barrels of flour and 300 barrels of cornmeal per day. A fine elevator has been erected, constructed of long square logs brought all the way from British Columbia forests. This conveys some 120,000 bushels of grain to the different floors of the building. Mr. N. H. Stevens, the manager and president of the company, is known, by the trade especially, all over the Dominion, and has had experience in every department of the business. The offices lately added, with their various compartments, are really handsome and a credit to the city and to Westerners. Then there is the Chatham Manufacturing Co., who are now working overtime, employing 95 hands, making wagons and other vehicles. It is an up-to-date place. Mr. Landon, the manager, has just contracted for another new building of two stories; 160 by 45 ft. are its dimensions. W. Gray & Sons, Limited, carriage manufacturers, have a very fine building, employing 225 hands on all kinds of carriages, buggies, etc.; in fact they have doubled their capacity within a short period. The T. H. Taylor Co., who have been established since 1854, manufacture various kinds of woolen goods, etc. They also make flour, having extensive flouring mills. Two large buildings are already erected and another is to be built adjoining the C.P.R. station. The premises will have a large capacity when finished. Another large and old establishment is the Manson-Campbell Fanning Mill Co. They make the well-known Chatham fanning mill, and have been in business since 1868. The present joint stock company was formed in 1897. McKeough & Trotter make engines and boilers, and are doing active business in that line. The Hadley Lumber Co. make show cases, mantels, and store fittings. John Piggott & Sons make office furniture of various kinds. The Binder Twine Co., have two large buildings, and the Hoop and Heading Co. do a good trade in that line, and various other establishments scattered over the city are, I was told, nearly all in a prosperous condition.

DRESDEN.

About twenty miles from Chatham is the town of Dresden, which during the past few years has made much progress, and the several new industries it possesses, with others in contemplation, will doubtless add to its activity. A grant of some \$60,000 by the council for the Beet Sugar Company, who are about to erect extensive premises, will add considerably to the prosperity of the place. The Strathroy Canning Co. are erecting a new building here, which is expected to be in active operation by June next. Such an enterprise is well placed here. Laird Bros., whose foundry and machine building were burned down during the winter, are rebuilding on an enlarged scale, and in fact, I think Dresden was never so prosperous as it is at the present time.

ANSWERS TO ENQUIRIES.

Enquirer writes: "Would you kindly answer the following: Can tanners and curriers organize a union under the head of Leather Workers, or are leather workers purely leather cutters and makers of shoes, harness, and any business connected with the working up of leather; and leather makers come under the head of tanners and curriers?"

[We should think that "Leather Workers" does not

accurately describe the makers of leather, but rather those who work in it after it is made, such as harness makers and boot-makers. Therefore, the term leather workers better suits the latter class than tanners and curriers.—Ed. M. T.]

"Manitoba" writes asking particulars about the Transit Insurance Company, 20 St. Alexis St., Montreal, which is offering to take marine risks on Lake Winnipeg. No such company appearing in the pages of the Insurance Blue Book, we have enquired in Montreal and find that the concern was promoted by Octave Meunier and E. Bernier, who did not succeed in organizing, and so the charter passed into the hands of A. Millette, insurance agent, who is now its secretary-treasurer. He describes the subscribed capital as \$100,000, and the paid capital \$25,000, of which \$5,000 is deposited with the Quebec Government. But to do business in other provinces they require a Dominion license, and would have to make a deposit at Ottawa. The members of the board, as at 15th February last, were R. Prefontaine, president; J. D. Conture, fancy goods merchant; A. Millette, Alderman T. Millette. They propose to do accident and plate glass business, to indemnify for theft or loss of baggage while travelling. It is also proposed to do a fire business, if they can get amendments to the charter increasing the capital to a million.

S. T., Hamilton.—Your letter is to the point but too long. True, the habit of spitting in public places is not only disgusting but a menace to health. Still, the difficulty is to get three people out of four to see that it is nasty, and to know that it is often dangerous. Prohibitions in railways, tramways and steamers, are doing something towards decreasing the practice; but we need municipal regulation and other methods of forming a decent public opinion about it.

INSURANCE MATTERS.

The amount of life assurance which the Canada Life Company had in force in the State of Michigan at the close of 1901 was \$3,856,533, yielding a premium income of \$158,016. The Sun Life Assurance Co., of Canada, had \$2,570,620 in force, yielding \$92,039 in premiums. Both show a gain over the year 1900.

It may be true, as I have read somewhere, that "Fortune brings in some boats that are not steered;" but, if so, it is the exception. It is certainly not the rule in life insurance. Hit-or-miss work brings hit-or-miss results—precarious earnings for one's family; but well-thought-out plans, religiously adhered to, and faithfully worked out day by day, and week by week, bring their natural sequence—business, and plenty of it.—Gage E. Tarbell.

The announcement is made that Mr. John W. Kerr, who has been for years cashier in the Toronto office of the Standard Life Assurance Company, has been appointed to the chief agency of British Columbia for that company. He is the son of the late Mr. Thomas Kerr, who for many years popularized the Standard as inspector for the lower provinces, and has a good record. Mr. and Mrs. Kerr have left Toronto for Vancouver, followed by many good wishes. The former bears with him a diamond scarf pin presented this week by the office staff.

The electric lighting risk is very much varied, as is the current itself, by the transformer, one of the most dangerous implements in existence in connection with electric lighting. A short article in the Insurance Monitor, of New York, again refers to this, and points out that it is only high-pressure currents which can be sent long distances with any chance of profit. But high-pressure currents are absolutely unsuitable for the lighting of ordinary buildings. Consequently a transformer is used which reduces the high tension to a low one, making up in volume what it lacks in pressure. These dangerous accessories should, properly, be placed in a fire-proof chamber, but insurance companies know too well that, as a rule, they are placed where they breed the maximum amount of danger. Transformers are the enemies of fire offices, and should be watched and examined with scrupulous care as continuously as possible.—London Review.