

members they are properly called assessment societies. There is a saving clause or by-law in their certificates which gives the association power to assess members to meet death claims and their by-laws are always made part of the contract. This makes them all assessment societies, although they may be fraternal in the distribution of their benefits. It is to be remembered that not all fraternal societies which profess to give benefits to families of members give death benefits; some of them give only sick benefits—and very often most wisely.

2nd:—As to this question, of their having power to increase rates. Apparently the power does not always reside in the managers of such societies, for we often of late see conventions of all members of some society called to decide upon and authorize an increase of assessment where it is found to be needed.

3rd:—There are societies whose certificates a person would be safe in taking if he is looking for temporary insurance. One such that comes to mind is the Ancient Order of Foresters, W. Williams, secretary, office in Methodist Book Room building. This concern is trying to afford to its members insurance at a low rate and on a safe basis. All such societies must, however, recognize two things. Firstly, that an adequate rate of assessment must be secured—not necessarily the old line companies' rates; and secondly; they need to have a yearly valuation of their obligations and their assets, that is to say, they must take stock.

CANADIAN MANUFACTURERS' ASSOCIATION.

Canadians of all classes have become accustomed to looking with lively interest to the annual deliberations of that important section of producers, the Canadian manufacturers. This week, with their convention held at Quebec, it has been no exception to the rule. The Ancient Capital threw itself into the welcome to its visitors, as it knows so well how to do, with the result that not only was there accomplished with satisfaction a large amount of important business, some of it of considerable interest to the public, but the delegates were able to enjoy a very pleasurable outing. The speech of welcome by M. Parent, the Mayor of Quebec, was followed by Mr. W. K. George's able presidential address, to which we refer in another place.

The report of the treasurer of the Association showed that the membership had increased during the year by 328. Reference was made in it also to the success of the transportation and insurance departments. A strong feeling was expressed against the taxes imposed by certain Provincial Governments on commercial travellers on the ground that no part of a province's revenue should be obtained at the expense of the energy and enterprise of a neighbor. The committee also commented drastically on the license fee charged by some provinces on companies holding charters from the Dominion or other Provincial Governments. Finally, a recommendation was made to draft resolutions to be submitted to the Provincial Premier's Conference in order that the heads of the various provinces should be in a position to realize the opposition existing among the manufacturers towards these taxes.

Another committee's report stated that difficulties between employers and employees had not been so numerous or so serious during the last year as for some time previously. The rank and file of Canadian work people had been convinced that ill-advised strikes were neither profitable nor popular. The employers generally had realized that they must control their own enterprises, and many shops that were formerly union shops had been declared open. Were it not for the too frequent appearance of the United States business agent or agitator, the belief was expressed that conditions in Canada between the workmen and employers would be generally satisfactory.

An interesting discussion took place on the insurance question; while it was emphatically the opinion of the assembled manufacturers that a reduction in insurance rates

on the part of Canadian companies is badly needed, it was pointed out that the former would always prefer, if possible, Canadian concerns with whom to do business rather than American. Often, however, it was alleged, the high rates charged compel customers to go outside the Dominion. It is stated that the saving in first year's insurance premiums on forty-eight manufacturing concerns, effected since Mr. Heaton's committee took hold of the matter, was no less than \$7,724. Adjustment in losses aggregating \$43,322 has been undertaken.

It is proposed to make the insurance department a statistical office, keeping a record of premiums and losses. Attention is recommended to the adoption of a uniform stationing policy for Canada, uniform building laws, and the appointment of fire marshals to investigate the origin of fires. Where public franchises entail increased insurance the additional rates, the committee think, should be borne by the franchise-holders, instead of the assured. However, the somewhat antagonistic views expressed towards the underwriters were not shared by all the delegates by any means, and several advised moderate counsels.

A sensible suggestion was made by Mr. Hugh Blain, of Toronto, who considered the best thing the Canadian Manufacturers' Association could do would be to try and join in with insurance people in mapping out something which would be helpful to all.

The committee appointed by the Executive Council to investigate the subject of technical education, with a view to recommending early action on the part of the Dominion Government in inaugurating a national movement for a standard system of technical education in Canada, reported that technical education as applied to the manufacturing industries properly comes under the supervision of the Department of Trade and Commerce of the Dominion Government. The committee had made careful inquiries regarding the importance of technical education in the three countries in which it had reached its highest development—Germany, England, and the United States. In each of these it was recognized as a prime necessity, and it was generally admitted that the development of manufacturing was becoming each year more dependent on the trained and expert help that is educated in the different technical colleges. It is not an encouraging statement to make, but it appears to be true that there is not as yet a single school in Canada that approaches the standards set in these countries.

The committee appointed to investigate the tariff has come to the opinion that the anti-dumping regulations had undoubtedly proved a factor in restraining foreigners from dumping their goods on the Canadian market. It reaffirmed the resolution on the tariff passed at the Association's annual meeting in Halifax in 1902. It also re-affirmed its opposition to any arrangement for reciprocal trade with the United States, whereby the manufacturing industries of Canada might be affected.

The proceedings terminated on Wednesday evening with a highly successful and enjoyable banquet at the Chateau Frontenac. The chief speaker was Sir Wilfrid Laurier who, speaking of the West and of the tariff requirements best adapted to its growth, said:—"They will require clothes, they will require furniture, they will require implements, shoes, and everything that man has to be supplied with. It is your mission, it is my mission also, that this scientific tariff of ours shall make it possible that every shoe worn in these Provinces shall be a Canadian shoe; that every yard of cloth shall be made in Canada, and so on." Sir Wilfrid, however, showed no such narrowness as to say that Canadians, therefore, should not trade with other nations. "I want to trade with other nations," he said, "and I hope the scientific tariff will not prevent it. I want to trade with Great Britain, and I have no hard feelings against the Americans."

Sir Wilfrid considered, however, that if Canadian manufacturers are to supply the growing West, it is not so much a question of tariff as of freight rates and transportation facilities.

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WILL
DUNCAN CO
Ontario
Toronto, (5)
Allandale
Barrie
Brantford
Brockville
Cardinal
Cobourg
Coldwater
Collingwood
Copper Cliff
Banker
New
Collections

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T. I.
D. I.
W. RAM
WM. HE

D. I.
E. I.
W. I.
R. I.

Arrowhead
Balgonie,
Bolton, O
Brandon,
Broadview
Calgary,
Cobalt, O
Cranbrook
Essex, Ont
Edmonton
Fergus, O
Galt, Ont.
Golden, B
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Isapard
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