

"The automobile as a grim reaper," is the title of an article in the "United States Review," which gives a list of names of deaths during eleven months of this year from auto-accidents. The death-roll of the automobile Juggernaut for 1905 already numbers thirty-five victims. The list given includes the dead. The maimed, injured, and bruised for 1905 are legion.

The Nemesis that relentlessly pursues the friendly orders, said the Portland "Oregonian," has thrust upon the Royal Arcanum the old, inevitable riddle: How to meet a growing annual death rate per thousand due to the increasing average age of the membership. Sooner or later this question confronts every co-operative insurance society, and upon its solution depends either continued prosperity or schism.

The United States Review Publishing Co. announces the publication of a volume of short stories by Mr. J. Campbell Haywood, well known to the insurance fraternity, through his connection with the National Assurance Co., of Ireland, entitled, "Driftwood and Other Tales." This work, the price of which is one dollar, is a strong example of the author's fanciful style.

These are among the latest T.I.P. pointers. Others were Thanksgiving ones:

Looking forward to Christmas? You may not live that long. But do not let Santa Claus be kept away. Insure for your children.

The man who is waiting for legislation to make cheap insurance will discover that the cost has considerably increased because of the advance in his age.

If your income depended entirely upon the life of another person, wouldn't you try to provide yourself some form of indemnity against loss? That is your wife's position; hence she has the right to want you to be insured.

A letter from Detroit under date 2nd December, says: "The experience of Toronto in the 1904 big fire makes us anxious to know what lessons you have learned as to exposures and fire-fighting generally. Things here in these respects are not all that they should be, and I wish you could send me, if necessary lend me, a copy of the pamphlet compiled in the summer of last year by E. F. Garrow, giving figures of area destroyed, insurance held, claims paid, etc. We have been having the National Board of Fire Underwriters' inspectors working here under the instructions of the committee of twenty. They looked into our fire protection conditions with especial regard to the conflagration hazard in this fair city of ours."

The sensation of a recent week in American life insurance circles was the arrest of Mr. Harold Peirce, agent of the New York Life Insurance Company, on the charge of rebating. It was alleged that Mr. Peirce gave to Mr. Benjamin C. Warnick a policy for \$100,000, with a premium receipt therefor for \$2,505, although Mr. Warnick testified he never paid a cent for it. It seems that the application was originally secured by Mr. E. A. Reilly, and placed through Mr. Peirce's office with the signature of the latter appearing thereon. At the conclusion of the hearing Mr. Peirce was held under \$2,500 bail for appearance at court. Mr. Peirce has for years been the largest individual producer of the New York Life in the entire country. He stands high in the life insurance community.—U. S. Review.

During the past month there have been several fires of an incendiary character in Sarnia, and a few nights ago there were no less than four within a space of a few hours. It transpires that one or more young men of the town have been under suspicion for several days, and on the night in question, one of them was caught in the act of applying the match. This man, Jas. Milne, can give no motive for his actions, beyond a desire to be avenged on the town for his discharge from the fire brigade for drunkenness. Such men need to be taught very drastically the lesson that some better excuse is needed for endangering life and property. As it was, eleven houses were burned to death at one of the fires, and one man was saved only with difficulty.

FOR GROCERS AND PROVISION DEALERS.

Verrét Stewart & Co., Limited, will take over the business of V. Stewart & Co., Montreal, dealers in salt and other materials, and are authorized to take over any other business of a like character. The capital stock is placed at \$75,000.

C. Dignard & Co., Limited, is the name of a company recently incorporated under Dominion laws, with the object of taking over the business of the now dissolved firm of C. Dignard & Co., Montreal, and manufacturing all sorts of cakes, jams, biscuits, and confectioneries.

Bowie & Company's Brewery, Limited, has received from the Ontario Government a charter empowering it to take over the business of Bowie & Co., in Brockville, and to carry on the trade of brewers and maltsters in all branches.

The tidy sum of twenty-five millions of dollars is the estimated value of Canada's dairy products shipped from Montreal during the navigable season of 1905. This is made up from \$18,029,000 worth of cheese, contained in 2,121,101 boxes, and \$7,397,000 worth of butter in 573,449 packages. The corresponding figures of quantity in the same period of 1904 were 490,300 packages of butter, and 2,114,639 boxes of cheese.

The United States Department of Agriculture has issued an order providing for the importation of Canadian cattle, sheep, and swine for exhibition purposes at the International Live Stock Show in Chicago, from December 16th to 23rd next. The order exempts Canadian cattle from the tuberculin test, provided they are accompanied by a certificate from a Canadian official veterinarian, stating them to be free from disease, and all such cattle not sold in the United States to be returned immediately to Canada at the close of the exhibition.

AUSTRALIAN LUMBER INDUSTRY.

It is probably not generally known by Canadians what large dimensions have been already attained by the lumber industry of Australia, especially in the States of New South Wales, and Western Australia. This applies, of course, to hard woods; and in some lines of these it is altogether likely that present attempts to build up an export trade with Canada may be successful. The annual lumber industry of the Commonwealth now amounts in value to £2,251,000, while New Zealand contributes another £972,000, these figures representing the value of the rough lumber as it leaves the mills. Mr. D. H. Ross, the Canadian commercial agent, stationed at Melbourne, offers to place any Canadian importer of hardwood in communication with the principal mills. The exports of rough lumber from Australia last year, we may mention, were 130,000,000 feet, valued at £818,482, or £828,000 including minor wooden products. Canada and the United States took, comparatively speaking, very small quantities.

At the same time, while Australia stands in readiness to ship large quantities of timber to Canada, she in her return already receives considerable from this country. The principal lines of Canadian and United States dressed timber shipped to Australia are clear pine shelving and tongued and grooved boards. Norway and Sweden supply Baltic flooring, lining and weather boards. The Customs duty is 3s. (73 cents) per 100 sup. feet. The Australian imports of dressed timber in 1904 amounted to 54,456,327 sup. feet, valued at £395,000. The freight from British Columbia to Australia, compared with the freight from Puget Sound points, is somewhat higher, and, Melbourne importers complain that there is almost invariably some trouble in chartering ships on the Vancouver side, which is detrimental to an increase in the exports of Canadian pine from Pacific Coast ports.

It is of such importance, in developing a trade between such countries as Canada and Australia, to have a proper