

BANK OF ENGLAND STATEMENT.

The weekly statement of the Bank of England shows the following changes:

Total, reserve...	Inc.	£2,013,000
Circulation...	Dec.	111,000
Bullion...	Inc.	1,907,440
Other securities...	Dec.	1,493,000
Other deposits...	Dec.	1,792,000
Public deposits...	Dec.	1,355,000
Notes reserve...	Inc.	2,055,000
Government securities...	Dec.	3,655,000

The proportion of the bank's reserve to liability this week is 50.68 per cent.; last week it was 43.95 per cent.

INTERNATIONAL CONGRESS ON DISEASES OF OCCUPATION.

The first International Congress on Diseases of Occupation was held in 1906, at Milan, and proved to be a most successful function. As a result of that Congress the Permanent International Committee resolved to convene a second meeting, to be held at Brussels during the present year. In order to ensure the successful carrying out of this resolution a patronage committee and a committee of organization have been constituted in Belgium. The duration of the Congress has been definitely fixed for the 10th to the 14th of September next, and the meetings will take place within the precincts of the International Exhibition. National committees have been formed in various countries. These will contribute in a marked degree to the success of an enterprise destined to prepare the way for a solution of some of the most important social problems of the day. This second Congress will be of a strictly scientific nature. Nevertheless, within the limits of this restriction, the regulations permit of the expression of opinions of the widest divergence on the principal points of the pathology of labor.

Among the questions to be submitted to the Congress arise in the first place those on the occupational diseases considered with regard to their connection with labor accidents. Already certain countries have legislated on the subject; in others various projects of law are under consideration. Everywhere, in fact, the question of legislation on the matter has become necessary. But the difficulties pertaining to the subject are numerous, varied and enormous, and in order to solve the intricate questions involved it has been found necessary to add to the scientific assistance of jurists and economists the experience and knowledge of medical men.

There are other points equally important to be discussed: The organization of medical services for industrial workers, the struggle with ankylostomiasis, the question of nystagmus, the prophylactics of "mal des caissons" and also of poisonous occupations, in order to bring to light facts which have been accomplished and to draw from them conclusions which may be applied in practice. The work and the discussions of the Congress cannot

fail to prove interesting to all who concern themselves with the grave problems of occupational diseases—especially to those insurance companies which undertake "workmen's compensation" risks and sickness insurance. The committee solicit the active co-operation of all interested in this humanitarian work. Communications may be addressed to Dr. D. Glibert (Ministère de l'Industrie et du Travail), 2 rue Lambermont, à Bruxelles

SLOW BURNING CONSTRUCTION.

The Home Insurance Company is distributing a very valuable pamphlet entitled "An Appeal to Architects and Builders." In accordance with its usual custom, the Home takes an advanced position and sets forth in the pamphlet, in an incontrovertible manner, the economy of prevention in fire-proof construction as against the extravagance of using inflammable materials. It has secured at no small expense and labor, estimates from a large number of responsible builders in all parts of the country, particularly in the South, and then furnishes deductions taking into consideration depreciation, life of the building and saving in the cost of insurance. The book can be had upon application to the company and is of inestimable value to the architect, the contractor and the owner. In this treatise, the Home reaches the very keynote of the loss ratio of the country, which is fire prevention rather than fire protection. In its introduction it says: "The Home Insurance Company seeks relation with the two professions that have the most to do with physical constructions that make for its interest. Well constructed buildings are good risks to us, and we hope to be able to demonstrate to you—and through you to your clients—that a good building is best for you to plan and build, and for them to own. Many considerations are weighed by a man who sets out to build a house; if a dwelling for himself, comfort and beauty; if a store, convenience and suitability; if a factory, strength and adaptability. But, whatever other conditions are considered, there is one that, first and last, influences and generally dominates and controls, and that is the cost. That must always be counted. Is it always counted wisely? What is the true economy in house-building? Admitting that a good building, even at a lower insurance rate, is better for us, can we establish that it is better for the owner? If this can be done, will it not be your pleasure and to your advantage to advocate a wise initial outlay of somewhat larger sums for building, to make good brick, stone or concrete walls; metal, tile or slate roofs; substantial chimneys from the ground—condemning and opposing the use of poor materials as not only inferior but actually in the end more expensive from every point of view?" The pamphlet is not alone interesting and valuable from an ethical point of view on fire protection, but it is also valuable in forming a basis upon the cost of the various classes of construction from concrete to frame. It includes estimates on roofing, chimneys, etc., and is a thorough compendium on the cost of construction and maintenance.