

**Prominent Topics.**

**Licensing Insurance Brokers.**

The New York Senate has passed with amendments the Sullivan Bill, which regulates the business and licensing of fire insurance brokers. The bill was opposed by the marine insurance men, and favored by State Superintendent of Insurance Hotchkiss, but was amended to meet somewhat the objections of the marine insurance interests.

**Reciprocity Bill at Washington.**

The chances of the Reciprocity Bill at Washington have much improved during the last few days. Amendment after amendment has been voted down by the Senate, not so much on their intrinsic merits, as because they were regarded as being intended to secure the defeat of the measure itself. For the United States the passing of the Bill will mean a big step in the direction of free trade. For Canada it will probably mean a general election at an early date, with free trade as the main issue.

**Electric Signs.**

The Montreal City Council has thrown out a by-law authorising electric signs over the sidewalks. The law, however, ought to take some cognizance of electric signs on stores. Most of them serve a useful purpose in making up for the city's shortcomings in the matter of street illumination. The others which are intermittent are simply a nuisance. They have long lost all the element of novelty and with their novelty went the only interest they had. All they need now is a prohibitory tax.

**Criminals through Suggestion.**

The fact that four school boys in the West, the leader of whom is thirteen years of age, have confessed to being engaged in a plot to blow up their school with dynamite, is one more evidence of the power of suggestion in the instigation of crime. They had placed two sticks of dynamite in position and were only waiting to get the fuses, and they state that they were influenced by reading the recent reports of the crimes in Los Angeles and other cities. There is nothing supernatural, even in what the hypnotists call auto-suggestion, and epidemics of crime may frequently be traced to the suggestive influence of sensational reports. Man is as much an imitative animal as is a monkey and in the juvenile stage of his development is at his nearest to the monkey. It is as natural for a boy to play dynamite as it is to play horses or soldiers or anything else interesting to him that he can mimic. The great trouble is when the human animal arrives at what are with doubtful accuracy called "years of discretion" with his imitative faculties undiminished and unchecked. One of the characteristics of the age is the frequency and speed with which crimes of a novel

and startling character are repeated in places so remote from the place of origin as to be beyond the reach of any suggestive influence but that of the newspaper.

**Railway Disaster at Bridgeport.**

The Boston and Washington Express, better known as the Federal Express, took a cross-over switch at Bridgeport, Conn., at sixty miles an hour, plunged off a viaduct into the street fifteen feet below, killed twelve people and injured forty-nine others. The whole responsibility is placed by the officials of the New York, New Haven and Hartford Railroad upon the engineer who was killed. One of the most rigorous rules of the line is that no cross-over shall be taken at a higher speed than fifteen miles an hour. The train was an hour and fourteen minutes late and it is assumed that the driver took chances and lost. The accident serves to show that the most elaborate and most rigidly enforced rules will not always prevent railway accidents. The human equation has to be taken into account, no matter how high the thermometer, how great the strain, how powerful distracting thoughts. When this is considered the wonder is not that there are serious accidents, but they are so few.

**Official Reports on Crops.**

Spring wheat in all the Canadian provinces this year is given, by the Census and Statistics office, the high average condition of 94.78 at the end of June, which is better than in 1910 by 12.65 per cent., better than in 1910 by 8 p.c., and better than in 1908 by nearly 15 p.c. Ontario and British Columbia are the only provinces in which the conditions are under 90, and in Saskatchewan and Manitoba it is close to 100. The average for barley is 93, which is six to ten per cent. better than in the preceding three years. It reaches close to 95 in the Northwest provinces, Prince Edward Island and New Brunswick, and over 90 in Nova Scotia and Quebec, a point below 90 in Ontario and only 84 in British Columbia. Oats show an average of 94.46 for all provinces, which is higher than any year since 1908 and is 95 or higher in Prince Edward Island, New Brunswick, Quebec and the Northwest provinces. In Ontario it is close to 90 and over 90 in British Columbia.

**LOCAL IMPROVEMENTS AT TORONTO.**—In the case of a local improvement at Toronto, the cost of street intersections and one half the cost of flankages abutting on the improvement is paid by the city at large, and the balance is charged against the property owners fronting on the streets, at an equal rate per foot frontage, covering interest and sinking fund spread over a period of years.