contains some interesting information. The inflammable nature of many of our buildings, and the consequent excessive destruction of property by fire, have rendered the annual toll on the community at large one of monstrous proportions. In consequence, the insurance rates which the companies find it necessary to impose make fire insurance an expensive luxury to the insured. The committee has gone to a great deal of trouble in securing data as to the cost of insurance on various types of structures in which reinforced concrete is used. There are, of course, in addition to the character of the building, many other influences which affect insurance rates. Among these may be mentioned the inflammable nature of the contents, the surroundings, and the facilities for fighting fires. Because of these it is very difficult to observe anything like uniformity in the rates collected in the various instances on buildings apparently similar in construction. These values, however, are quoted:—

Average rate of insurance on concrete buildings per $100	$0 36
Average rate of insurance on steel fireproofed buildings per $100	20
Average rate of insurance on slow-burning construction per $100	75
Average rate of insurance buildings of joist construction per $100	90
Average rate of insurance on buildings entirely of wood per $100	4 00
Average rate of insurance on buildings of all classes per $100	1 15

It is interesting to note that of the 150 individual cases instanced, approximately 50 per cent. fall below the first-mentioned rate, viz., 36 cents per $100. There seemed to be a feeling that as knowledge of the fire-resisting qualities of concrete becomes better known to the various rate-making organizations, more equitable premiums will prevail. Much important work still lies before this committee. To a visitor, the dominating features of the Convention were the very apparent desire on the part of the delegates to apprehend the truth, to adopt methods and standards that experience has proved to be reliable, to countenance only what is truthworthy and to eliminate whatever experience has proved to be defective or unsound. Boldness must be tempered with conservatism; in the main, the beaten paths must be followed. The "Experience Meeting" proved a veritable clearing-house for ideas, and was one of the most helpful items on the programme. Members were encouraged to talk, and if a speaker had anything to say and could say it, an attentive and earnest audience was assured. The National Association of Cement Users is gaining in caste, and its status as a semi-scientific body and as an independent and responsible organization is improving yearly. The original policy of its promoters, to maintain it free from objectionable communication, has been rigidly adhered to.

A statement regarding conditions in the American Portland cement industry during the year 1908 has been prepared by Mr. Edwin C. Eckel for the United States Geological Survey, which shows a falling off in the output for the year 1908.

Although detailed figures are not yet obtainable, an estimate based on the information available indicates that the production of Portland cement in the United States was somewhat less than forty million barrels. This compares as follows with the output of recent years:—

	Barrels.
1905	35,246,812
1906	46,463,424
1907	48,785,390
1908 (estimated)	40,000,000

The falling off from the 1907 output was heavy, and is particularly notable because it is the first decrease shown in any year by the American cement industry since its inception. The decrease was not uniformly distributed throughout the country, for New York, Pennsylvania, and New Jersey will probably show the highest percentages of loss, while in some portions of the West and Middle West the decrease was relatively slight.

During the year several small companies went into the hands of receivers, and the financial stress also led to a change of control in a group of plants operating chiefly in the Pacific States. A fortunate effect of the depression was that it put a stop, temporarily, to the flotation of fraudulent or doubtful cement securities; though with improvement in general business conditions it is likely that promotion schemes will again be taken up on an even larger scale than before the depression.

The year 1909 opens with heavy stocks of cement on hand at most mills, but with good prospects for a steady, though slow, revival in the cement trade. It is unlikely that this revival will be sufficiently rapid to push mills to their capacity during the year, and it is, therefore, possible that the high record for output made in 1907 will remain unbroken for another year at least. The total maximum capacity of existing plants is now about 60,000,000 barrels a year.

Despite the business depression, or perhaps partly because of it, there have been a number of important technical and industrial developments in the cement industry during 1908, and others are still pending. These will be discussed in the Survey's final report on cement production, which will be issued early in the spring.

A glance at the following figures, which have been compiled by the British Chamber of Commerce in Egypt, giving the quantities and values of the whole of the cement landed in Egypt during the past five years, plainly shows the strides the imports from England have made during this period, and also the hold which Belgium has, at the present moment, on the Egyptian market. The trade to-day is practically in the hands of Belgium, England, and France:—

	Belgium. Per cent.	England. Per cent.	France. Per cent.
1903	35	15	40
1905	43	31	20
1907	37	30	21

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Gentlemen,—Through our advertisement in your esteemed journal we have secured a contract for about six hundred square feet of our cement tiling at Newmarket, Ont. We are more than pleased with the results obtained from advertising in your valuable "Review."

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