

## Prominent Topics and Notes on Business.

**Life Insurance in Canada in 1910.** The majority of the life offices report an increase in business during the present year. The average increase will probably be between 15 and 20 per cent.

**Insurance Maps.** The Canadian Fire Underwriters' Association is, we understand, making arrangements to inaugurate a special department for the preparation of all insurance plans in Canada which may be required. The maps or plans will in future be prepared by officials of the Association.

**Fire Insurance in Canada in 1910.** If no fires involving large losses take place within the coming week, the fire losses in Canada in 1910 will average between 55 and 60 per cent. The fire insurance premiums will not show much increase over those of 1909. These amounted to \$17,049,474. A larger volume of risks have been written, but the premium rate has been somewhat reduced.

**Canadian Trade Statistics.** The Dominion trade returns for the first eight months of the current fiscal year show imports of \$304,318,375, an increase of \$64,209,944 over the corresponding period of last year; and exports amounting to \$193,659,751, an increase of \$10,500,000. The imports for November were \$41,633,227, an increase of \$6,199,188 and the exports of domestic products \$35,518,616, an increase of \$200,000.

**Colliery Explosion in Lancashire.** The usual Christmas disaster has taken place in England over three hundred miners having lost their lives in a colliery explosion in Lancashire. No explanation is forthcoming as to the cause of the disaster, but it is probably the old story of a naked light. In mining as in every other business familiarity with danger breeds contempt, and it is almost impossible to protect miners against foolish risks, due to the carelessness or self-indulgence of some one of them. Neither laws, nor rules, nor inspection, can make up, for the lack of common sense and ordinary prudence.

**Good Roads.** Sir Lomer Gouin told a deputation from the Provincial Good Roads Association that the Quebec Government is prepared to spend a good deal of money in the improvement of the roads of this province.

The premier and his colleagues recognize that to make roads economically, expensive machinery is necessary; too expensive, in fact, for the ordinary parish or municipality. They, therefore, propose to buy plants of stone crushers and steam rollers at a cost of \$10,000 each and place them at the disposal of the municipalities. We can scarcely imagine a better investment of public money. Properly used it should vastly increase the profits of farming.

**Government Insurance in Great Britain.** With regard to the much discussed scheme for Government insurance in Great Britain against sickness and invalidity, the following statement recently made by Mr.

Lloyd George, in reply to a correspondent, contains some interesting general particulars regarding what is intended:—"The proposals which the Government have in view in connection with insurance against sickness and invalidity are not likely, so far as I can judge at present, to interfere in any way with the business now carried on by industrial life assurance companies or societies. The proposed benefits do not include the provision of a funeral benefit or any immediate money payment on the death of a contributor or his relatives, nor, of course, will there be any endowment for children on attaining a certain age. The whole of this field will still be left open to the existing agencies. I see no reason whatever for apprehending that the operations of these agencies will be restricted in consequence of the scheme which the Government have in view. I have given a pledge on behalf of the Government that no scheme dealing with sickness or invalidity will be submitted to the House of Commons until all the societies having any interest in the matter have been fully consulted. To that pledge I adhere. The reason why the representatives of some of these societies have not yet been consulted is that the Government saw no prospect this year of putting forward their plan. Every consideration will be given to the views of every kind and class of society before the proposals take their final shape."

**LIVERPOOL LONDON & GLOBE ACQUIRES A PLATE GLASS COMPANY.**—English journals state that a provisional agreement was recently entered into for the acquiring by the London, Liverpool & Globe of the whole of the assets, goodwill and undertaking of the London & North British Plate Glass Insurance Company. The latter company is of good standing and will, it is stated, be continued as a separate company under its present name.