

says "Insurance World." Such a project as above outlined, we think would have more of a tendency to prevent than encourage marriages, at least unions recognized as marriages. The inducement is to remain single, as the older the maid becomes, the larger her annuity. Then how about the company? Upon what basis will it be adjudged financially solvent? Here are some problems that did not come before the Actuarial Congress.

OCCUPATIONS OF THE PEOPLE.—The following shows the percentage of the people in the principal countries in the world engaged in various classes of occupations:—

	Agricultural. per cent.	Industry. per cent.	Trade. per cent.	Not specified per cent.
Germany.. . . .	37	38	10	15
Austria.. . . .	38	37	11	14
Hungary.. . . .	64	22	6	8
Italy.. . . .	57	28	4	11
Switzerland.. . . .	37	41	11	11
France.. . . .	44	34	9	13
England and Wales..	10	57	11	22
Scotland.. . . .	14	58	10	18
Ireland.. . . .	44	31	5	20
Great Britain.. . . .	15	54	10	21
United States.. . . .	36	24	16	24

German official publications have a high reputation for their thoroughness; but in the case of the above there is something lacking; the classification needs carrying further so as to give the percentage of those in the various callings not included in above three classes.

PERSONALS.

MR. E. ROGER OWEN, of London, general manager of the Commercial Union Assurance Company, accompanied by Mr. McGregor, has gone to Toronto and Winnipeg. Mr. Roger Owen expresses himself as delighted with the growth of the various leading cities which he has visited in Canada. He considers the progress made substantial and satisfactory.

MR. GEORGE WEGENAST, of Waterloo, Ont., manager of the Mutual Life Assurance Company of Canada, was in the city during the past few days.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents.

TORONTO LETTER.

Toronto Fair a Success—The Island Fire and Island Needs—An Influx of Fire Underwriters—Toronto Board Resumes—Unexpected Agency Changes—The R. C. C. C.

DEAR EDITOR.—Our Exhibition has passed over in a whirlwind of success, and the new management did wonders, demonstrating their great executive ability from beginning to end of the Great Fair. Splendid weather and an immense crowd of visitors, both Canadian and American, insured success to the Fair. Not little of eclat and interest were added to the entertainment department by the display of the handsome and valuable Jubilee presents of Queen Victoria, as well as by the fine music afforded on a special day by the Band of Coldstream Guards. I have not yet heard of the financial results of the Fair, but they must be something very satisfactory and substantial. We are

told that the turnstiles recorded about half a million of visitors for the two weeks. This is, of course, the top notch in the history of the Fair as regards numbers.

The long expected fire amongst the Island Building occurred during Fair week, on a fortunately quiet night, and was brought under control by sundry contributory causes, chiefly local and amateur firemanship. With a high wind from a certain direction, a clean sweep of ferry buildings, amusement places, Hanlan's Hotel, and a row of cottages would certainly have been destroyed. The realized hazard of the situation recalled for a while the needs of a fire boat, about which I made some remarks recently. Our Fire Chief, at the time, was reported as against incurring the expense of one, but its cost would probably have been saved on the above occasion. It is a great need of the Island this fire protection; values are yearly increasing there, and the fire protection is next to nil. Meanwhile, owners had better insure up to the hilt, and the underwriters may wisely on their part enquire if their present Island rates are sufficient.

All Islanders feel that the City of Toronto is stingy with regard to expenditure on the improvements over there. They think that at least the whole revenue collected from Island properties should be expended on improvements for some few years to come. Were this done, great change for the better would soon be apparent on the fair face of a splendid property with great possibilities in it. Every year an ever-increasing number of people summer there, and few visitors come to Toronto in season without taking a trip over to the Island. It is sadly true that the accommodation for such transients is far from satisfactory. The Island people do much, but cannot do all needed, and reasonably claim that the City should aid their efforts generally.

A goodly crowd of Western fire underwriters domiciled with us a few days ago, meeting here to hold conference as the Western Union Fire Underwriters' Union.

The local Head Offices and others in Toronto, by their managers, have, I think, done their whole duty in gladly welcoming and entertaining these gentlemen of the profession, and foremost in doing this, the managers of the Western Fire and British America may fitly be referred to. An excursion on the Lake in the steamer "Kingston," with a luncheon and a general good time, was tendered and accepted, and went off very happily from all accounts. The King Edward Hotel afforded an elegant home for the underwriters and its noted facilities in the way of hospitality, comfort and elegance were favourably commented upon by our visitors.

You will be glad to know the Toronto Board is once more gathered together after summer recess, holding its first monthly meeting for the season on 14th inst.

The newspapers inform us that the onslaught made on the Canadian Fire Underwriters' Association by a few well-meaning but wholly misguided and badly informed persons in Ottawa, has had a setback in the Courts. The Canadian Fire Underwriters' Association is big, very big, and like most big fellows generally disposed to be amiable, and so, can well afford to meet unruffled and good humouredly the attack of the aforesaid misguided ones. In patience they will wait for the next move.

Amongst recent surprises in our little field of action up here, the sharp severance of business ties, done at the instance of the two Companies interested, as between them and the firm of four gentlemen representing one of the most lucrative and influential agencies in Toronto, came "like a bolt from the blue." Beyond reference to the matter as an item of news, I am incompetent to make further remark, except to express my regret, as others have done, at so unhappy a situation as now appears, and to hope that in the interests of all concerned some brighter aspect may develop later.

The Royal Canadian Cat Club is a fact. We are told