

a blaze of Albertan sunshine." Premier Rutherford referred to the fact that four short years only had elapsed since the Governor General presided over the inauguration of the Provincial Government—"a space of time which seems, looking backwards, to have flown like a night, and yet a space of time which has been full of life, full of growth, full of work."

On Monday the 4th inst., Earl Grey officiated at the corner-stone laying at Regina. As always, his remarks were to the point. He urged the farmers of Saskatchewan to treat the big profits of a "good year" as capital and not as income, and to aim at permanence in agricultural development.

Science in Farming.

Earl Grey spoke plainly at Regina the other day regarding "slovenly" farming methods. And Hon. Sydney Fisher during his recent Western trip has everywhere urged that greater attention be paid to approved agricultural practice especially as regards crop rotation. He has lately announced that he will ask Parliament at the next session for a liberal appropriation for the establishment of a number of new experimental farms or sub-stations in Western Canada."

Commissioner Coombs, the head of the Salvation Army in Canada has announced that arrangements have been completed by which extensive settlements will be established under the direction of the Salvation Army on the irrigated lands of the Canadian Pacific Railway east of Calgary, and also on Vancouver Island. In both cases the land is now being prepared and improvements made, so that the colonists may sow and reap a crop next year. An experimental settlement will be established next year as the beginning of each colony, the present intention being to locate from thirty to forty families on the island settlement next April and May.

Prairie and bush fires have sorely harassed parts of the West this fall, and one or two deaths have unfortunately occurred. In the vicinity of Wainwright, Alta., a number of homesteaders are said to have lost all their belongings. The Dominion's Buffalo Park narrowly escaped being devastated and the herd driven northwards by the flames. Fortunately, since mid-week, heavy rains have been general throughout the prairie provinces. This has been the first downpour for a month, and has done good work in extinguishing the bush and prairie fires.

Vancouver's Present and Future.

According to Hon. Sydney Fisher, Vancouver is some day to rank next to Montreal as the largest city in the Dominion. Vancouver at any rate has no inclination to contradict the Dominion Minister of Agriculture. During the month of September all sorts of "records" were established in the city's growth. The bank clearings exceeded all previous records for any month's clearings, the total being \$28,035,000—or more than \$11,000,000 greater than last year's corresponding showing. Although real estate a year ago kept fairly active in Vancouver, September receipts at the registry office were about \$14,000 as compared with some \$7,750 in 1908. Building permits amounted to \$750,000—an increase of \$425,000 over last year. Customs receipts for September total \$405,000,

made up of duty collections of \$380,400, and Chinese head tax revenue of \$24,600. This total is greater by \$140,000 than last year's showing, and exceeds by \$48,000 the previous high-record of \$357,000, made in August, 1907.

Sir Thomas Shaughnessy's recent trip to the Pacific Coast seems to have filled him with greater faith than ever in the development of the West. But he expresses certainty that its growth will not result in the East ever becoming relatively unimportant, as some Western enthusiasts rather more than hint. Sir Thomas would remind such dreamers that they are forgetting Ontario and Quebec's vast "hinterlands." Further, he draws attention to the fact that the inrush to the West is accompanied by growth in population and business in Eastern centres. "The East and West are mutually complementary—this is the feature that makes for national growth and should always be encouraged."

The Alberta Pacific Elevator Company announces that it plans to erect four elevators at Vancouver, this programme to extend over several years. Each elevator is to have a capacity of one million bushels and will be built on the unit system, each unit with a capacity of 250,000 bushels. The company is now building the Globe terminal elevator at Calgary, with a capacity of one million bushels, one-quarter of which storage will be ready for this season's crop. The principal shareholders are said to be North Dakota bankers. The company owns some ninety elevators and warehouses in Alberta.

FIRE INSURANCE IN CANADA IN 1908.

Report of the Superintendent of Insurance Shows Fire Premiums in Canada to have equaled \$17,027,275 in 1908—Losses Amounted to \$10,279,455—Loss Ratios of Canadian British and American Companies all Greater than for 1907.

During the year 1908 the business of fire insurance in Canada was carried on by 53 companies; of these 21 were Canadian, 18 British and 14 American. Inland marine insurance was also transacted by 7 of them (2 Canadian, 2 British and 3 American), and ocean marine by two of them (both Canadian). This list of companies differs from that of the previous year by the addition of three companies, one Canadian (the Pacific Coast Fire), and two American (the National Fire and the Springfield Fire and Marine). Three British companies (the British and Foreign Marine, the Marine and the Ocean Marine), are licensed to carry on the business of inland marine insurance and the business of insuring registered mail matter in transit from place to place in Canada, and two of them (the British and Foreign Marine and the Marine) did inland marine business during 1908. Since the beginning of the current year a license has been issued to the Occidental Fire Insurance Company.

The cash received for premiums during the year in Canada has amounted to \$17,027,275, being greater than that received in 1907 by \$912,800; and the amount paid for losses has been \$10,279,455, which is greater than that paid in 1907 by \$1,834,414. The ratio of losses paid to premiums received is shown in the following table:—