

potatoes to Mexico. The Maritime Provinces produce about fifteen million bushels of potatoes a year, and heretofore our export has been principally to the United States and the West Indies. The consumption in Mexico is not very large, but it could be encouraged, and prices are good.

Halifax, N.S., 4th September.

MONTREAL'S GROWTH.

In a recent mammoth issue of the Montreal Herald are to be found a number of statistics about Montreal of to-day. Her area is ten square miles; population, 294,000, or with suburbs about 400,000. There are 51,000 residences, 9,125 stores and offices; total buildings, 61,125. Of water mains the extent is 215 miles, and of sewers 185 miles, of which five miles was built in 1904. The daily supply of water ranges from 27,000,000 to 31,000,000 gallons. There are 860 streets in the city and its suburbs. The valuation for assessment is \$206,856,475, and the cost of administration, including interest on debt (the average rate of which is $4\frac{1}{2}$ per cent.), was \$3,067,961 in the year 1904.

The exemptions from taxation in the city are very large, owing to the great extent of church property, especially such as convents and academies belonging to the Roman Catholic Church. This is seen by comparing the amount of exemptions, \$42,911,815, with the total assessed valuation of \$206,180,000. This is in thirteen wards and the following outlying districts viz.: Hochelaga, St. Jean Baptiste Village, St. Gabriel, Duvernay and St. Denis. The number of buildings erected in the last three years has been very great, as the following table on the value of construction work done will show:

Year.	No. Buildings.	Value.
1904	1,335	\$4,396,484
1903	1,010	4,094,596
1902	826	3,089,734
1901	443	2,568,372
1900	331	3,089,403

There are no fewer than 860 streets in the city and suburbs. The number of policemen is 454 and of firemen 300.

PROGRESS OF MOTORING.

The motoring world is an enlarging world. We read without surprise that the number of automobiles registered in Britain up to 1st July last was 31,129, which is an increase in twelve months of 12,789. Besides these there are 868 heavy motor cars, registered under the new Local Board regulations. Again, there are the motor-cycles, which number 34,706, so that the whole number of electrically driven vehicles in the United Kingdom was 66,703 at the 1st July, showing an increase over the preceding year of more than 67 per cent. In France, of course, autos are common, we are not told how numerous, and in the United States they are growing in number day by day.

By comparing the figures of the latest three fiscal years it may be seen that there has been a steady export of American-made motors. In 1902-3 their value was \$1,207,065; in the next year, \$1,895,605, and last year \$2,481,243. We find in the September issue of "Motor," the national monthly magazine of motoring, accounts of assemblages in August of motor-cyclists at Waltham, Mass., of automobile dealers at Buffalo, of motor car makers at Chicago and at Niagara Falls. Then again at Detroit we hear of the semi-annual meeting of the Motor and Accessories Manufacturers on August 3rd, which was attended by sixty-five members. The association decided to show at both the New York shows and at the Chicago show. A permanent office with a salaried secretary is to be established shortly.

It is good to find that, when these new and popular travelling machines are so much in use in commerce and

for personal comfort of the rich they are sometimes used also to give pleasure on a large scale to invalids and children. At Buffalo, a few weeks ago, a treat for orphan children was arranged. It was managed by the officers of the Automobile Club of that city. Over one hundred and forty motor cars and trucks were in line on that occasion, carrying over eight hundred children from the various institutions. At the city hall the parade was reviewed by the mayor and city officials, after which the games and festivities were wound up at Athletic Park. There appears to be a great future in store for these swift-running carriages. And it is very desirable that in crowded communities there should be plain and strictly enforced rules for their careful use.

LIFE INSURANCE NOTES.

An American journal learns that the new management of the Equitable Life has decided upon the readjustment of commissions on the various policy forms of the society so as to adjust the allowances on annual and five-year dividend policies to those heretofore paid on deferred dividend policies.

The National Fraternal Congress of the United States will meet in Montreal in 1906, for the first time in Canada. The cities of Minneapolis and Chicago wanted the gathering, but this year's congress at Mackinac Lake decided in favor of Montreal. To Mayor Laporte and the Business Men's League of Montreal is probably due this promise of the gathering of 600 persons in our chief city in 1906.

A conference on the subject of Industrial Insurance was held on Tuesday to Friday of last week at Detroit. Mr. H. G. B. Alexander, general manager of the Continental Casualty Company, of Chicago, presided. The following papers were on the programme: "The Insurance Lapse (An Analysis)," William H. Jones, Equitable Accident Company, Boston; "Thoughts on Industrial Health and Accident Insurance," Louis H. Fibel, Great Eastern Casualty and Indemnity Company, New York; "Committee on Law: Its Necessity, etc.," John J. Lentz, Columbus, O., and George E. McNeill, Massachusetts Mutual Accident, Boston; "Claim Centres," M. K. Gordon, North American Accident, Chicago; "Premium Payments and Advance Settlements," W. H. Chatfield, Claim Examiner the Phoenix Accident and Sick Benefit Association, Detroit; "Disabilities": Immediately Disabled - partial Disability, Total Disability, L. E. Brown, Continental Casualty Company, Chicago; "Law Suits," F. S. Dewey, secretary National Casualty Company, Detroit; "Indemnity for Illness," J. A. McCoy, Claim Adjuster United States Health and Accident Insurance Company, Saginaw.

It is often said by scoffers, or by persons who have given no thought to the subject, that life assurance agents and writers cause needless "scares" by their frequent warnings to intending assurers against putting off insuring their lives. We have just read in a western paper two striking instances of sudden deaths without the insurance that was intended to be placed. In July last, Mr. J. W. Humphrey, general agent for the London Life Assurance Co., canvassed Mr. Albert Hill, of Colchester, Ont., for insurance, and about the same time placed a risk on his employer, Andrew Brimmer. There was an understanding when this risk was written that Mr. Hill would take out a policy at the same time, but owing to the illness of his child that day the matter was postponed until the next time Mr. Humphrey should come to the village. Imagine the solemn surprise of that official when he reached the village last week with the expectation of closing the matter, to find that Mr. Hill had died that same morning, from an injury received by accident in the house on which he was working. Nor is this the only instance of the kind in the experience of this agent. Darry Halstead, of the same place, had arranged to insure his life with Mr. Humphrey some months ago; but before the matter could be closed the sudden death of Halstead took place. Truly, delays are often dangerous.

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Robert Reford
William St.
DUNCAN COULSON,
Ontario
Toronto, (5 offices)
Allandale
Barrie
Brantford
Brockville
Cardinal
Cobourg
Coldwater
Collingwood
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Bankers:—Lo
New York—N
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W. RAMSAY,
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R. A. LYON

Arrowhead, B. C.
Balgownie, Assa.
Bolton, Ont.
Brandon, Man.
Calgary, Alta.
Cranbrook, B. C.
Essex, Ont.
Edmonton, Alta.
Fergus, Ont.
Galt, Ont.
Golden, B. C.
Hamilton, Ont.
Ingersoll, Ont.

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Gaspard Lemoine
Quebec St. Peter St.
" Upper Town
" St. Roch
L'Epiphanie, Que.
Montreal St. James St.
" St. Catherine
Ottawa, Ont.
AGENTS—London,
British North America
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GEORGE HAY
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