

panies necessarily has decreased in the last three years. Their proportion in 1906 was 55.13 per cent.; in 1905, 57.54 per cent., and in 1904, 58.58 per cent. The proportion of the other 28 companies in 1906 was 44.87 per cent.; in 1905, 42.46 per cent.; and in 1904, 41.42 per cent. of the aggregate.

DEATH BY ACCIDENT.

There have been killed by accident in the United States last year, 60,000 persons. This is a terrible record for any one country in time of peace; but, as the Travellers' Agents' Record put it, "The cost of civilization comes high." One may well question such civilization when the list of fatalities is perused. So many hundreds by falling or collapsed buildings; a thousand or more by burning buildings; so many thousands by railway, ocean, or electric car disasters; 34,000 killed at their work; 7,000 met their death in the public streets. Perhaps no other country approaches the United States in the percentage of violent deaths. Here is a classification of the principal causes:—

Ocean disasters, 2,193; Great Lakes and rivers, 185; automobiles, 480; burning buildings, 1,184; drownings, 2,985; explosions, 623; collapsed buildings, 483; mining fatalities, 599; cyclone storms, 700; lighting stroke, 205; electricity, 176; elevator accidents, 610; fire arms accidentally discharged, 600.

TEETOTALISM AND LIFE INSURANCE.

Is it any advantage to a man who proposes to insure his life that he is a teetotaler? The question comes up, every now and then. A recent enquirer has been puzzled by the statement made the other day by a group of a dozen prominent medical men in the Old Country that alcohol, in addition to being a valuable stimulant in certain diseases is also a food. Other doctors have condemned it as worse than useless.

The experience of several companies has shown, both in Canada and England, that abstainers from alcohol have an advantage. For instance, the sixty-sixth annual report of the United Kingdom Temperance and General Provident Institution of London, England, has, since its organization in 1841, kept separate accounts for its abstaining and non-abstaining policyholders. The experience of last year is as follows: Temperance section, expected payments, £131,076; actual payments, £70,113 or 53.4 per cent. of expectancy. In non-abstainers section, expected payments, £126,392; actual payments, £103,161, or 81.6 per cent. of the expectancy. A difference in favor of total abstainers of 28.2 per cent.

There is room for the conclusion that it is not the simple fact alone that a man does not drink alcoholic beverages which makes him a better life risk than the man who does. There are other considerations. It is found, for example, that the teetotaler is often more careful in habits of life than the moderate drinker. He does waste too much time in conviviality; he has learned to deny himself in other directions than that of drinking. And these prudent observations tell on his longevity.

CAPITALISTS IN NEW BRUNSWICK.

Americans May Operate Street Railway at Moncton— Bad Winter Affects St. John Exports—Progress of Maritime Towns.

(From Our Own Correspondent.)

St. John, N.B., April 22nd.

The effects of this winter's blockades on the Western railroads are seen in the decline in the exports carried by the winter steamers. Last winter, the exports through St. John reached a total in excess of \$23,000,000. This winter, the exports will be about \$5,000,000 less. The figures to date show \$11,069,307 of Canadian goods and \$5,760,140 of foreign products, a total of \$16,829,537. The season ends with the first week in May, and cargoes yet to go forward will not put the totals much over \$18,000,000 for the season. This will be about \$5,000,000 ahead of the winter of 1904-5. **St. John Harbor will be Dredged.**

The Government has placed \$150,000 in the estimates for a dredge for work in St. John harbor and \$200,000 to carry on the work. This is good news, and means an extension of the facilities here. The trade through St. John to the United States for the quarter ended March 31st aggregated \$617,000.45, as against \$433,123.00 last year. There was a very decided increase in the shipments of American lumber.

Apparently there is little hope of St. John getting gas for less than the rate of \$1.85 per 1,000 feet, charged by the St. John Railway Company. Recently the city council, in compliance with a popular demand for a lower rate, engaged Robert Baxter, of Halifax. He had formerly been in charge of the gas plant there, and was considered an

expert. After looking into the local conditions fully Mr. Baxter has made a report, not yet presented to the public, but known to be in the main generally favorable to the existing company.

It is said they allowed him full and free access to their books and plant, and gave him every opportunity to go into the conditions of the business. The rate is such a high one that the public are hardly likely to be satisfied.

A Question of Gas.

Already there are murmurings against the report. The local company repeatedly has declared they cannot afford to sell gas for less. They have submitted in support of the contention statements showing that, notwithstanding proximity to the Nova Scotia coal field, coal costs more in St. John than in Montreal and other Canadian cities.

They complain that the number of customers is too few for the size of the city, but, of course, the price is in a large measure the reason.

American capitalists have been looking to Moncton as a field for the operation of a street railway. The Moncton city council at a recent meeting decided not to endorse the company's plans.

This was done on the advice of the city solicitor. The intention of the promoters was to secure the franchise of a defunct company, and the city attorney advised against the city giving its approval to the proposal. Under the old charter the rights of the city are not sufficiently safeguarded. The promoters declined to make terms and conditions, and there the matter rests for the present.

Moncton is growing and extending steadily, and the advent of the Grand Trunk Pacific will give it a boom. The next few years is sure to see a street railway, and the people think that the company now negotiating will not let the opportunity slip.

Candy Factories Pay Well.

Fredericton has voted a free factory site and other exemptions to Messrs. Chestnut & Son. They will manufacture canvas canoes. Woodstock is grappling with the question of guaranteeing the bonds of the Durham Foundry Company. This concern desires to start a car works. Fredericton, Marysville, and other places are after the enterprise. One of the plans suggested to keep them in Woodstock is for the corporation to guarantee their bonds.

St. John is to have a new candy factory. It will start operations early in May. The chief promoters are Thomas J. Phillips, who operates a large retail confectionary store, and Wm. White, formerly of the White Candy Company.

Both are practical men, and they have the active co-operation and support of some men of means. The Maritime Provinces have several large and very successful candy factories selling their products all over the Dominion.

An official of the Railroad Commission visited St. John last week and investigated charges preferred by the St. John Ice Company against the New Brunswick Southern Railway. The complaint was that the railway had not furnished the Commission with a copy of its special tariff, and that a rival of the St. John Ice Company, the Union Ice Company, was being allowed to put greater loads on cars than they should. The evidence showed that the St. John Ice Company controls practically all the sources of supply in the immediate vicinity of St. John.

The Union Company complained that the only reason for the attack was to drive them out of business. The St. John Company is conducted by some leading citizens. The Union is the property of W. E. Scully, a clerk in the employ of the New Brunswick Southern.

Bad Fires Too Numerous.

Fires have done some damage in New Brunswick lately. Last week the large factory of the Restigouche Woodworking Company at Dalhousie was destroyed with a loss of upwards of \$40,000. On Saturday George H. Cochrane's lumber mill at Scott's Settlement, York county, was burned. This was a small mill.

Union carpenters in St. John are on strike for \$2.50 a day and the employment of none but union men. They will get the wages, but the other part of the demand is not so sure to be acceded. At the present time very little building is going on, and the outlook for the season in that line is none too good. The Y.M.C.A. have received tenders for a new \$60,000 home. An office building is being erected at the Cushing pulp mill. A cold storage plant is a prospect, and some private dwellings are going up.

The bank statement, as printed in the Monetary Times, is especially valuable at such times as these. Each item of each bank is compared with the previous month's figures, and totals are compared with those of last year. The study of the bank statement under such conditions, is a pleasure to the banker and financier. Subscribers desiring to file it, without mutilating the paper, can obtain copies free of charge on application to the office.

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