## The Chronicle Insurance & Minance.

ESTABLISHED JANUARY, 1881. R. WILSON-SMITH, PUBLISHED EVERY FRIDAY. Proprietor.

VoL.	XXIV.	No. 23	MONTREAL, FRIDAY, JUNE 3, 1904.	SINGLE COPY . ANNUAL SUBSCRIPTION	:	10c \$2.00
				ANNUAL SUBSCRIPTION		04.00

A merchant in this city who has Harvest correspondents in every section of Prospects. Canada, is our authority for stating

that the harvest prospects this year all over the country are splendid, very far ahead of what they were last year at this period. It is too early for absolute certainty, but the outlook is very promising for another bountiful harvest and a prosperous year.

A British **Building Society.** 

building society British A which combined a scheme of life assuranc with the old style of building society

business, is reported to have been sued in several courts by its policyholders, who claimed that they had been unfairly treated. The society undertook to do two things with the premiums, or subscriptions, one was to apply them towards maintaining a life policy, the other was, to acknowledge the same money as instalments on a building society share, the money to be returned, under certain conditions, in order to help the policyholder to build a house. It was a sort of scheme to enable a person to eat his cake and still have it. The excessive profits stated to be made by all such plans, are, to a large extent, derived from the money forfeited by those who go on paying for a time, and then discontinue paying, by which they forfeit all, or nearly all, they have paid in.

Skylight

Whoever has seen many fires, has known cases of fire having been com-Protection. municated from one building to an-

other through a skylight. A burning ember falling on a skylight may break the glass and make a passage for other "winged torches" to enter a building. The Insurance Inspector of Indianapolis, Mr. T. M. Goodloe, has drawn out the following specifications for a wire screen, or guard, to be used for protecting skylights :---

"To be of the best grade of steel, galvanized; not smaller than No. 12, B. and S. guage. Where No. 12 wire is used, the mesh should not be larger than 3-4 inch; if No. 11, not larger than 1 inch, and if No. 10, I 1-4 inch, but in no case should the mesh be larger than I I-4 inch. The iron for frame ought not to be smaller than 7-16 round iron rod. The braces or supports not to be smaller than I inch by 3-16 inch flat bar iron. When guards are made up in one piece, and are more than 3 feet wide, there should be a brace of 7-16 iron for every 3 feet additional over three. Guards to be raised at least 6 inches above glass, and to extend 6 inches beyond glass."

The protection of skylights by a wire screen ought to be insisted upon before insurance is granted on any building with this class of exposure.

## "No English Need Apply."

A protest is published in a Winnipeg newspaper, against the flooding of that city and region with immigrants from the old world,

whose extreme ignorance, lack of any form of industrial training, and inexperience as free men in a free State, render them most undesirable settlers in a British Colony. The writer of this protest describes an announcement made on a street in Winnipeg, offering work to "Scandinavians," and saying: "No English need apply," "English" meaning, any English-speaking person. For such a boycott to have been established against British settlers in a British Colony is deplorable; it bodes no good to Winnipeg' and the Northwest. The object of this announcement is to attract a class of labourers who are of the lowest type, as the writer says, men who probably were driven out of their own country for misconduct. For such immigrants to be brought out to Canada and moved up West largely at the public expense, immigrants who will never be productive settlers, and always a source of anxiety and trouble, often of danger to orderly