

his policy, on the same terms as they would allow him the cash value of the policy. A man who wanted a house under this system would have to die before getting his deed! That is, unless he paid for the house on the Building Society plan and got possession only when all the purchase money was paid. Life assurance and house buying are not likely to work well together.

CANADA'S TRADE WITH THE WEST INDIES.

The effort to arouse more interest in the West Indies in order to develop Canadian trade with sister colonies, is eminently worthy of encouragement. It is gratifying to be assured by the prominent ship-owners, Messrs. Pickford & Black, Halifax, that "our export trade to the West Indies is expanding." A steamer of the firm sails from Halifax every other Monday for Bermuda, St. Lucia, Barbados, Trinidad and Demerara, and other vessels run to Kingston, Jamaica. The firm has issued a booklet, illustrated, giving a brightly written narrative of "A Trip to British West Indies," which will serve as a guide to those who take this popular winter voyage. The trade with Canada is certainly capable of expansion. The sentiment of the people is favourable to Canada and our goods are appreciated, while their products meet with a large sale in the Dominion. The Commercial Agent of Canada in Jamaica, Mr. Burke, reports the imports into Kingston from the Dominion in first half of 1901 as having been \$6,750, as against \$12,000 in same period 1900. The chief falling off was medicine and drugs, from \$5,400 to \$2,420. There is something radically wrong when Canadian hams and bacon are shipped to England and there re-bagged and re-shipped to Jamaica. The Agent declares that not the slightest attempt has been made to place Canadian flour in that market, into which 200,000 barrels are imported yearly. The West Indian Trade seems to need energetic action by Canadians. We bought between January and June this year, \$87,870 worth of goods in Jamaica, as against \$67,615 in same period in 1900, yet, while we were buying more in that market we were selling less. Our cottons, boots and shoes, chemicals, dairy products, hams and bacon, flour, vegetables, lumber, etc., can be laid down in West Indian markets as economically as those sent from the United States. It seems, however, that Americans cater for custom more energetically and skilfully, therefore more successfully than Canadian exporters.

What's amiss? Some part of our trade machinery must be out of gear or Canada would be doing a much larger trade with the West Indies.

FIRE LOSS IN NOVEMBER.

The hopes excited by the fire loss record of August and September have been shattered by the disastrous returns of October and November. In the last two months the aggregate fire loss was \$14,594,700 in excess of same months last year. The total to end of November, \$150,874,050 reached within a million dollars of the 11 months of 1900, making it certain that this year's for loss record will be exceedingly heavy. The following table is taken from the "New York Commercial Bulletin":—

	1901.	1900.	1899
	\$	\$	\$
January.....	16,574,950	11,755,300	10,718,000
February.....	13,992,000	15,427,000	18,469,000
March.....	15,036,250	13,349,200	11,493,000
April.....	11,352,800	25,727,000	9,213,000
May.....	22,380,150	15,759,400	9,091,900
June.....	9,590,000	21,281,000	6,614,850
July.....	15,740,000	13,609,100	11,426,400
August.....	8,334,000	10,298,250	9,703,700
September.....	7,645,200	9,110,300	12,778,800
October.....	14,740,900	7,107,000	12,046,250
November.....	15,469,800	8,518,000	11,857,650
Total.....	\$150,874,050	\$151,941,550	\$123,512,550

ONTARIO FRIENDLY SOCIETIES.

The Inspector of Insurance, Ontario, reports on the Friendly Societies in that Province as follows:—

SHORT NAME OF SOCIETY.	Total Membership in Ontario at 31st December, 1900.	Amount of insurance benefits paid in 1900 in Ontario.	Assets in Ontario at 31st December, 1900.
		\$ c.	\$ c.
Chosen Friends.....	19,675	164,000 00	252,176 43
Civil Service Mutual.....	262	400 00	2,583 35
Commercial Travellers' Association of Canada.....	5,146	24,095 00	334,284 76
Commercial Travellers' M. B. Socy. of West. Ont.....	875	8,750 00	14,696 73
Emerald Beneficial Association.....	142	350 00	394 12
Foresters, Canadian.....	25,243	132,545 91	916,475 91
Foresters, Catholic.....	5,675	38,500 00	175,715 39
Home Circles, Canadian Order of Knights of the Maccabees, Supreme Tent.....	12,431	169,735 00	77,533 34
Knights of Pythias, Grand Lodge.....	13,519	112,666 66	276 20
Knights of St. John and Malta.....	1,233	320 00	530 64
Mutual Masonic Compact.....	168	3,150 00	25,823 88
Oddfellows, Canadian Order.....	115	500 00	190,855 22
Oddfellows' Relief Association.....	3,973	21,150 00	8,364 26
Orange Grand Lodge of B.A.....	8,630	46,000 00	27,135 19
Royal Arcanum.....	65,000	14,500 00	68,515 62
Royal Templars of Temperance, Supreme Body.....	3,172	113,000 00
Société des Artisans.....	7,159	70,857 88	43,984 58
Sons of England.....	718	5,800 00	108,120 37
Sons of Scotland.....	10,412	7,650 00
St. Joseph, Union of, Ottawa.....	6,096	41,000 00	21,216 25
United Workmen, Ancient Order.....	2,199	612,921 43	324,787 41
Miscellaneous.....	39,598
Grand Totals.....	232,396	1,601,334 04	2,795,538 33

A CAUTION AGAINST CARELESS LIGHTING of Christmas trees is timely. Many a sad accident has been caused by these trees getting afire owing to the candles being improperly and insecurely fixed.

THE GERMANIA LIVE STOCK COMPANY, of Sioux Falls, S. D., received \$18,000 in premium notes, had paid \$500 in losses, had \$600 losses unpaid and expenses in four months, amounting to \$8,000. The Commissioner closed it up.