

An English Garden City

The contention that it is the 'duty' of large employers of labour to provide decent housing for their workers has been freely combatted. Another argument is coming to the fore, that is likely to be more convincing because it is based on practical consideration, namely, that it is greatly to their advantage. One manufacturer who has adopted this method of 'prosperity sharing' has confessed that, whereas before housing accommodation was provided the labour turnover was 400 per cent, at present it is practically nil and labour unrest is a thing of the past.

It is being proved also that the new method of housing workers is susceptible of important economies and the creation of amenities and conveniences for home life such as have been hitherto the privilege of the rich.

The engineering firm of Ruston and Hornsby, Lincoln, Eng., have acquired an estate of 370 acres

near Lincoln, in the vicinity of a lake, known as the Swanpool, and are there building an industrial garden suburb with provision for 3,000 houses. The estate is being laid out on 'garden city' lines, with ample provision for shops, schools, institutes, recreation grounds, allotment gardens and other amenities. The housing will be managed on co-partnership principles and will not be confined to the employees of the firm.

One feature has special interest. It is proposed to carry out from a central station a communal supply of electricity and hot water for domestic purposes. It is claimed by the engineers that great economy may be secured by combining the production of electricity with the utilization of waste heat from the generating plant for the supply of hot water, which will be circulated among all the houses throughout the area. The development has already begun and some of the houses are ready.

Imperial Guarantee & Accident Co.

In its annual report for the year ended December 31, 1919, submitted at the meeting held in Toronto on January 15, the Imperial Guarantee and Accident Co. records a successful year. The company issued 21,686 policies for insurance of \$42,091,819. The premiums on new and renewed business amounted to \$450,570, with paid-for premiums of \$426,597. The increase in premiums on business written was \$87,785, and on paid-for premiums \$71,260. The interest earnings amounted to \$20,005, being in excess of the amount required to pay the regular dividend.

The influenza epidemic at the beginning of the year had the effect of abnormally increasing the loss ratio. The number of sickness claims dur-

ing the latter part of the year was back to normal, however. The assets of the company now amount to \$513,324.

After providing \$196,434 for unearned premium reserve and reserve for outstanding claims; and also providing for other liabilities, the surplus to policyholders is \$304,582, which, together with the uncalled subscribed capital of \$800,000, makes the available security for all contracts \$1,104,582.

The lines of insurance now written are: Personal accident, sickness, elevator, fidelity guarantee, plate glass, and automobile (including insurance of automobiles against fire). Application is now being made for a license to extend the company's operations to burglary insurance.

Fur-Farming Conference

A Conference of Fur Farmers, Fur Dealers and Trappers has been called by the Commission of Conservation to meet in Montreal on the 19th and 20th February. The programme for the conference is not yet complete, but will include addresses and discussion by the leaders of the

rapidly growing fur-farming industry. Fur-farming has passed the experimental stage and is now on a solid commercial basis. It is also hoped to have an exhibition of black, silver, and cross fox furs, the pelts of fur-bearers reared in captivity.

In 1913, the Commission of Conservation issued

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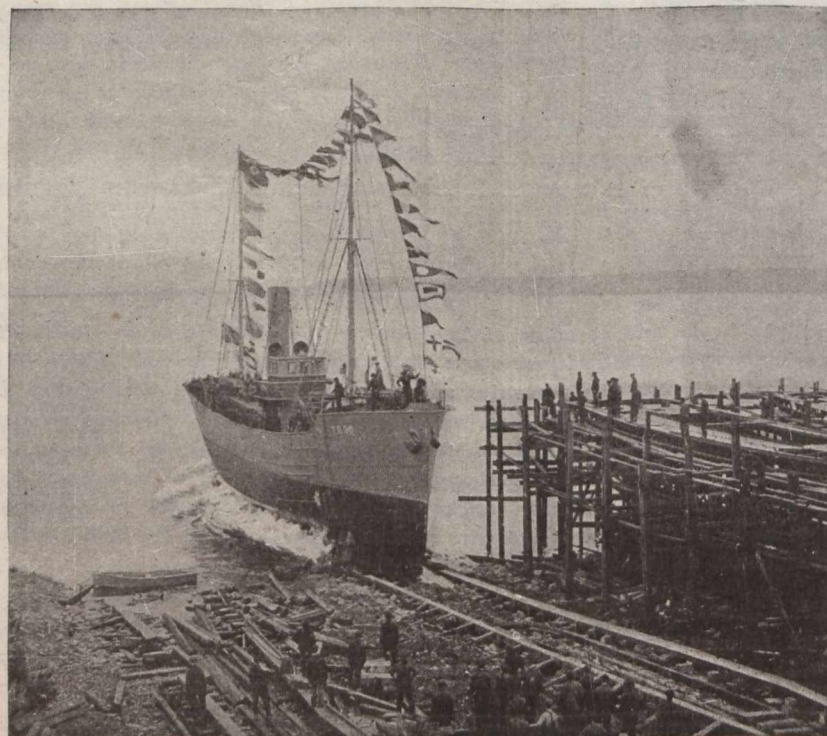
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a report on Fur-Farming, for which there was a large demand. A supplementary report on this important industry will be issued early in the year.

An Unusual Feature.

"Plans have been made for four brides with concrete abutments in Coles county."—Mattoon Commercial star.

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