

Disciple churches and Salvation Army barracks; the new rubber factory, the new foundry, and large additions to the organ and piano factory, which is an extensive industry; many good residences and several business blocks, including the handsome Balmoral hotel.

FLAX FIBRE.

Editor of Monetary Times.

Sir.—My attention has been directed to a little article on page 182 of your issue of August 7th, in which it is stated that in Canada flax is grown for seed only. You will no doubt be pleased to correct this statement upon being informed that in the counties of Essex, Kent and Lambton there are about three thousand acres of flax grown this year for the fibre. Within the last year or two a couple of flax mills have been established in the county of Essex, one of them in our thriving little town of Essex. The flax fibre produced here is, I am informed, of first-class quality, and is not excelled anywhere in Canada. Mr. A. H. Raymond, the owner of the flax mills here, has 1,200 acres this season of excellent flax. A reference to the above facts in your journal may be of considerable value to those of your readers who are interested in flax.

Yours truly,

E. A. WISMER,

Secretary Essex Board of Trade.

Essex, Ont., 14th August.

ACKNOWLEDGMENTS.

It is characteristic of our present King that, tactful himself, he has always had sensible and kindly servants. Among his *entourage* the type-founders possess distinction, and on the principle that *noblesse oblige*, when they do a thing it is done nicely. It was a happy thought of Messrs. Miller and Richard, of Edinburgh, to present to certain of their Canadian customers so convenient an instrument as a Werkzeugtaschencheere with which to while the happy hours away. Concerning the varied utilities of this ingenious present we have only space to say that it is serviceable as a destornilador in the kitchen, and a lime-ongles in the boudoir, while equally convenient as a marking-wheel in the sewing-room, and a cigarrenabschneider in the smoking-room. Even the sportsman will applaud its advantages as a tira-cartuchos, and the school boy welcome it as a messerklinge. Mr. R. L. Patterson, the Canadian representative of His Majesty's Type Founders, has now proved afresh that, like the portly personage in Dean Ramsay's delicious story, he is "a man, as well as a magistrate." In the role of Universal Provider he has given his troops of friends an instrument, the varied uses of which appeal to the many-sided men of whom his customers are so largely composed.

When one modestly asks for some specific physical information about New Brunswick, while he expects a reply, he is hardly prepared to receive a small library of pamphlets. However, we are not complaining. On the contrary, we wish to thank the Crown Land Department of that province cordially for the following: "The Province of New Brunswick, Canada, its Resources and Advantages," by James Hannay, D.C.L., 207 pages, illustrated. This, as might be expected from its authorship, is an admirable handbook of the Province; "Gun and Rod, in New Brunswick," by W. K. Reynolds and others, with "River Fishing and Game Birds in New Brunswick," by D. G. Smith, Fishery Commissioner, sent us by the Chief Game Commissioner; (with map); "Saint John, the City of the Loyalists," and "New Brunswick, the Land of Cool Breezes and Enchanting Scenery,"—the last two issued by the Tourist Association, of St. John, if we do not mistake. Should one wish to read philosophically and to acquire a knowledge of the resources of New Brunswick for a business man, whether he looks for lumber, pulp, water-power, minerals or field wealth, he may do so from these books. And if he wants to know where to go for moose, caribou, bear, game birds or fish, in their seasons, he may also learn here. And if he simply wishes to go for a short trip from north of the St. Lawrence to the sea, for boating,

driving, wheeling, loafing, he can still be accommodated, and delighted, by following the advice of the St. John Tourist Association.

Full as the air is of Chambers of Commerce Congress talk about the grand old weather-beaten principles of Free Trade and about the brazen, semi-revolution proposals of that "enfant terrible" Chamberlain, how can one devote space to-day to anything else? Still wheels must move, the business world must go on, whether there is speechifying at Windsor Hall or no. And so we find in our mail specimens illustrating the product of the Canada Paint Company, Limited, one of them a dainty fan for a Cinderella hand, the other a little packet of liquid aluminum, for decorating radiators, stove-pipes and other exposed metal surfaces. These have been prepared by the company, we are told, for distribution in myriads as souvenirs at the Toronto Fair next week, and are produced entirely by the various departments of the company's works in Montreal. We cannot reproduce the "Paint Proverbs," or the curiously and wonderfully made poetry which accompanies the gift, but we have given the facts.

INSURANCE ITEMS.

"The busiest business in the land." Such are the terms in which industrial insurance is spoken of by an American insurance journal.

The date of the next annual meeting of the National Association of Life Underwriters is 13th to 15th October, and the place is Baltimore.

It is stated by the Rossland Miner that Mr. W. G. Carpenter has left the staff of the Bank of B. N. America and is going to Trout Lake, where he will engage in the insurance agency business as a member of the firm of Baillie, Vars & Carpenter. The firm has offices at Camborne, Trout Lake and Poplar Creek.

A ceremony of interest to the recipient and his friends took place last Saturday evening at the King Edward Hotel, Toronto. This was the presentation, by the head office staff of the Canada Life Assurance Company, to Mr. P. C. H. Papps, A.I.A., of a case of sterling silver. F. Sanderson, M.A., F.F.A., made the presentation of the officials and staff, and a number of others gave brief congratulatory speeches. It is understood that Mr. Papps is soon to leave the ranks of the bachelors.

Automobiling is an expensive luxury, thus far, not only because of the expense of buying a machine and keeping it in order, but because of collateral facts. For instance, according to the New York Sun, casualty companies are unwilling to write policies on chauffeurs for large amounts. And "the superintendent of one of the large insurance companies in this city (New York) authorizes the statement that a twenty-year endowment policy, for example, will cost a chauffeur, that is, a professional operator of an automobile, \$2.50 annually more than the regular rate, and \$5 more than the regular rate will be charged for a straight life policy."

Experts have made the estimate that as much as twenty per cent. of the fire losses in the United States and Canada are due to arson. Insurance Commissioner Dearth, of Minnesota, expresses the belief that if the insured was prohibited by law from insuring his property for more than 80 per cent. of its value, the moral hazard would be practically eliminated, and he instances the low rates at which Minnesota township mutuals—which will not insure property for more than three-fourths of its value—have been able to do business, in support of his position. On the other hand, as the Investigator remarks, such a prohibition might work grievous wrong to sundry conscientious insurers.

At a meeting of the Montreal board of the Liverpool and London and Globe Insurance Company, held on the 13th inst., the following resolution was passed: That the directors at this their first meeting since the demise of their late respected chairman, Mr. A. F. Gault, desire to place on record their sense of their having by his decease lost a valued colleague and personal friend, whose counsel and ripe judgment were at all times at the disposal of the company during the thirteen years that he was a member of the board. That a