legislation looking to rate making by state authority, the large number of companies and foreign branches located here are watching with keen interest the progress of events in other states, some few of which have passed such legislation, and others of which are threatening it. Great indignation has been aroused in this city by the recent drastic legislation in the State of Louisiana, now likely to become law, by which not only rates but commissions are to be placed under control of officials appointed by the State. No finer example of eloquent, terse and forcible verbiage can be found than the protest made by the committee of the National Board to the governor of Louisiana against the passage of this bill. It is recognized that the state should have no part either in rate making or the control of expenses. The rates must be made by men who are familiar with the business, and if expenses grow so high that the companies suffer, the matter will regulate itself in due time. Altogether the United States is a law ridden community, and may well pray to be let alone so far as its insurance interests are concerned.

**Notes.**

Since our last communication Mr. Frank Lock, U. S. manager of the Atlas Assurance Company, has arrived from Europe after a period of recreation on the other side. In this connection we may note the promotion of Giles K. Tinker, superintendent of agencies, to be deputy U. S. manager, and of Mr. Joseph Froggatt, heretofore chief accountant, to be secretary of the U. S. branch. Both appointments are looked upon with a great deal of favor in this city.

Among recent arrivals in this city is Manager Edward B. Hiles, of the Home Office of the Royal Exchange.

Fire underwriters are greatly grieved at the death of Mr. Alexander Duer Irving, for many years up to the end of last year U. S. manager of the Phœnix Assurance Company, of London.

Henry D. Lyman, vice-president of the American Surety Company, has recently returned from a visit to the other side.

Among recent arrivals from Europe are Vice-President Haley Fiske, of the Metropolitan Life Insurance Company.

Prominent underwriters recently sailing for Europe are John M. Whiton and John A. Kelly, of the firm of Kelly & Fuller, both well known in local fire underwriting circles.

Manager Cecil F. Shallcross has recently returned from a protracted trip to the Mediterranean and points beyond, including Egypt.

Fire underwriters hereabouts are complaining of rather dull business on account of the uncertainty of the political outlook. The life companies have mostly increased their writings since January 1, 1909.

QUERIST.

New York, June 29, 1910.

FURNESS, WITHY & CO., who now run a cargo service between Montreal and Manchester, propose, it is stated, to put fast passenger boats on the St. Lawrence route. The matter is under consideration, but nothing definite has yet been fixed. Probably, however, next season will find the service an established fact.

## From Western Fields.

**Condition of the Crops—Real Estate Activity in Prince Rupert—Bradstreets' General Manager and the West—Canadian Northern and British Columbia.**

The question of the exact condition of the wheat crop in Manitoba and the Western Provinces today is about as easy to answer as the immortal query, 'How old is Ann?' Judging by the flurry in the wheat market during the past two weeks, it looks as if the crops must be in a bad way, but conservative operators and brokers declare it is essentially a "weather" market, with nothing doing but scalping and wild gambling. From the best information to be got from Western towns it seems that the actual damage to wheat up to the present is comparatively slight, but on the other hand, the hot weather has scorched and dried up the crop. Everything, it would appear, depends on rain within the next two or three weeks. Taken on the whole, it may be said that the actual damage to date to spring wheat is comparatively trifling, and is felt most in the old-settled districts where the land has been cultivated for many years, with little, if any, attention to replenishing.

**Real Estate Activity in Prince Rupert.**

English capital came into Prince Rupert last week amounting to over $100,000 and was invested in real estate. M. M. Stephens & Co., sold two lots on Second Avenue for $18,500. This is the highest price yet paid for property on the south side of that street. The same day O. M. Helgerson & Co. sold for Piercy, Morris Company two lots on Third Avenue for $19,500. This sale represents a net profit of over $15,000 in one year and two days. The above two sales are the most notable, although several others are awaiting the return of the owner to sign over the property. Heavy buying in real estate has started again, and nearly all the brokers report sales during the past week.

**General Manager of Bradstreets and the West.**

Mr. T. C. Irvine, the general manager of Bradstreets, is staying in Vancouver, and has been duly interviewed on the subject of his impressions of British Columbia. Mr. Irvine urged upon his interviewer the fact that great responsibilities go with great resouorces. "You have, indeed," he said, "a remarkable country out here, endowed with vast resources, most bountiful and varied in their character; but you must remember this crucial and sobering fact, that your teeming fountains of almost inexhaustible wealth in the important fields of agriculture, of mines, of timber, of very necessity imply equal and extraordinary responsibilities. For ever true it is—and it always must be—that to him or to that country to whom much is given, of them much is also and rightly and justly required. Everything is indeed humming everywhere out here in the West. Who can set any reasonable bounds to the development of its prairies, its valleys, its rivers, and its many waterways?"

Mr. Irvine continued:—"You have had a lot given to you. The figures are startling, the proportions are enormous, and the British financial public,