natives of crown colonies—agriculture and manual training is what they want, not to be taught to be clerks or teachers. And he paid warm tribute to the services of Sir Daniel Morris in this direction in the West Indies. Britain wants, said he, just such another man to give advice to the cotton experts now planting in West Africa; "to place at the disposal of those developing that and other countries the benefits of experience and scientific research. It is by the combination of these two kinds of knowledge, the scientific and the practical, that we are likely to achieve the most successful and fruitful result."

INSURANCE IN CANADA.

On Monday evening last was laid upon the table of the House of Commons at Ottawa an abstract of insurance business done in Canada last year. According to a telegraphed summary of fire business the total fire insurance in all companies is $1,218,853,253; the premiums received during the year were $13,174,819, and the losses paid $14,111,200, a showing anything but favorable to the companies, since the outgo exceeds the income by nearly a million. But then it was a conflagration year, as the Baltimore, Rochester, and Toronto fires attest.

The Canadian fire underwriting companies received a total of $2,688,703 in premiums, and paid out $2,581,200 in losses. Thirteen United States companies received $2,144,941 in premiums and paid out $2,365,140 in losses, a loss of $220,199,000. Twenty-nine British companies received $8,341,175 in premiums and paid out $9,164,855, a loss of $823,680 on the year.

In life underwriting the results of 1904 are much more pleasing to contemplate. The gain on the new business of 1904 as compared with 1903 is equal to about seven per cent. The business written last year was $98,306,102 as compared with $91,567,000 in the previous year. The aggregate of insurance in force in 1903 was $548,443,000, while last year it totalled up $587,873,767, an increase of $39,430,707. The total premiums received were $19,969,324, an increase of $1,729,059. The claims paid, including matured endowments, totalled $8,518,839. Such figures—which we give in advance of the receipt of the summary itself, for we write on Wednesday—are evidence of the steady growth of the life assurance habit on the part of Canadians. They prove that our people are as awake as the rest of the world to the advantage of life assurance.

TORONTO'S GREAT CONFLAGRATION.

Wednesday last, the 19th of April, was the first anniversary of the great conflagration in which so great a proportion of Toronto's wholesale business section was destroyed. The energy with which the city's merchants took hold of the situation at that time, indeed, long before the embers of that destructive fire were cold, has had its results, and now, it may be said that, with the exception of the tract of land covered with brick and mortar ruins on the south side of Front Street, which after long and exasperating delay, was expropriated for railroad use, the devastated area has been practically rebuilt. A pleasing feature in this connection which strikes the eye, is the superiority of the new buildings to the old. And this is even more strikingly the case in the interiors than on the exteriors, owing to the very sensible desire of the owners to have a property which will be something of a good insurance risk, and not liable to be swept away like a pack of cards. Whether all the buildings which have been erected are of such a fire-proof nature as intended is another point of view into which we need not enter at this writing. There are some cheap structures, but for the most part the new buildings are worthy ones.

A walk through the burnt district to-day reveals a very large number of reconstructed, or rather absolutely new buildings. Along Wellington West from Bay Street, close by where the fire began, one notes the Empire block, a handsome $100,000 building, occupied by E. & S. Currie. The corner of Bay and Wellington is occupied as of yore, by the W. R. Brock Co., but on a much larger and more substantial scale, erected indeed with skill and forethought. Other buildings are for Brown Bros., Suckling's, A. Ansley & Co., Goulding Co., J. W. Cowan Co. Going eastward, there is the four-storey building of Kilgour Bros., an excellent piece of work, and one for A. Bradshaw & Sons. On Front Street, west of Bay, two publishers' buildings are noticed, those of W. J. Gage & Co., and Copp, Clark & Co., which are not only handsome but durable. On Bay between King and Front, not very much vacant space is left. New buildings include those for Jessop & Sons, Westwood & Co., Mark Fisher & Co., E. J. Dignum, Gordon Mackay & Co. The last-mentioned is a good specimen of substantial construction. A. A. Allan & Co.'s new fur warehouse will be ready for occupation in a few weeks, and nothing stronger or more fire-defying can easily be found. The Merchants' Dyeing & Finishing Co. have built a very sensible row on York Street. H. S. Howland Sons & Co. have a fine edifice on Front Street West. The Office Specialty Mfg. Co.'s new premises are an airy delight in themselves. The Merchants' Union Company have practically finished their new premises on Wellington Street West, while Warwick Bros. & Rutter have a new and extensive factory on King West.

It is a tribute to the promptness and enterprise of the proprietors, as well as to the experienced skill of our architects and builders, that the twelve or fourteen acres of commercial Toronto have been so soon covered with generally worthy buildings. We have done better in this respect than Baltimore, which according to a New York insurance journal, has permitted some very unworthy buildings to be erected on its burned area.

A TRADES' UNION MULCTED IN DAMAGES.

One does not wonder, upon reading the evidence, that Mr. Justice Anglin charged the jury strongly against the defendants in the case of the Gurney Foundry Company versus McGlassan, at St. Catharines, last week. The suit was to recover $5,000 damages each from John A. McGlassan, president, and P. O. Gorman, secretary, of the local Plumbers' and Steamfitters' Association, and from the presidents and secretaries of half a dozen other local unions. Also $10,000 from the unions collectively, and for an injunction to restrain the defendants from further interfering with the company's agents and boycotting the company's goods. It was clearly proven that the Gurney Company's products were boycotted by the unions because the Gurney people had dared to employ non-