

**Great Britain's Food, etc.** Mr. John Dyke, who is so favourably known for so many years as the representative of Canada at Liverpool, has published some statistics showing the amount of certain kinds of food consumed in Great Britain, with the respective proportions produced at home and abroad. The data have peculiar interest in Canada. Great Britain last year consumed products valued at \$75,000,000, half raised at home, and half supplied by Canada, Denmark and other countries. The consumption of meat was 5,376,000,000 pounds, of which 2,138,000,000 were imported. Ireland, with a population of 4½ millions, exported 640,000 head of cattle, and 641,000 sheep. The imports into Great Britain of bacon and hams were valued at \$170,000,000, cheese, \$34,000,000; butter, \$58,000,000; eggs, \$30,000,000; milk in tins, \$6,000,000; vegetables, \$16,500,000, half being potatoes. These food imports make a total of \$453,900,000, besides which there were large imports of wheat and flour. John Bull would go on short rations were it not for the food he buys abroad, but he has lots of money to buy the wherewithal to stock his larder. The yearly income of the United Kingdom has been computed at \$7,500,000,000, about 20½ millions of dollars each day. The chief Registrar of British Friendly Societies informed Mr. Dyke that the working classes in Great Britain have amassed nearly \$1,700,000,000. Over 87 per cent. of the deposits in the British Post Office Savings Banks belong to those who have less than \$250 to their credit. The British market offers wide opportunities for the producers of Canada, and if a tariff discrimination were given in favour of Canadian products the food exports of this country to the old land would soon be increased by many millions.

**Anti-Assessment Legislation called for.** The insurance Commissioner of Minnesota has put on record his conviction that legislation is urgently called for to put an end to the evils resulting from assessment life assurance. The Commissioner declares that:

"Life insurance upon the straight assessment plan is a thing of the past, and the time is near at hand when there will not be a single corporation of this class transacting business, or even in existence. The managers of the very few associations now left acknowledge that their system was built upon sand, being in no sense reliable or secure, and have ceased to ridicule the old line or legal reserve plan of insurance, which they have formerly declared and insisted to be an extravagant luxury for the policyholders. All are compelled to admit, through the disastrous experience of the past, that such payments must be made by the holders of a life insurance contract as will create a reserve sufficient to cover the increasing mortality cost as the average age of the policyholder

increases, if the indemnity called for thereunder is to be surely met upon its certain maturity."

He points out that while the promoters and agents of assessment companies represented the system as peculiarly adapted to the poorer classes of insurers, its results proved such a view of the system to be utterly unjustified. Hundreds of thousands of poor people have been thus induced to pay their hard-earned dollars, believing that they were providing a competence for those dependent upon them in event of their death, but finally were brought face to face with the fact that they were left without any security or indemnity, through the failure of the company, and owing to advanced age or ill-health were unable to secure insurance from any other source. He reiterates the arguments against this deceitful system, which is such a dangerous trap to the unwary, and calls upon the legislature of the State of Minnesota to enact such a measure "as will render impossible the organization of a life company upon this unpracticable and misleading plan."

**Scottish Widows' Fund.** Though the Scottish Widows' Fund Life Assurance Society does not operate in Canada, it has associations here, and its affairs and condition are of general interest as those of one of the oldest and strongest of life companies.

The Company does not seek business outside the United Kingdom, but has investments in Australia and the United States. The Report before us is the 88th, and gives statements for 1901, which was a Septennial year in which bonuses were given. The net amount of new insurance last year was \$8,690,300. The funds owned by the Scottish Widows' amount to \$79,697,000. Of the deaths last year, nearly 30 per cent. were of members who had attained 70 years of age and upwards, and among these were holders of 476 policies, whose representatives received more than double the amounts assured, the average addition by bonus being 125.9 per cent. The longevity of the members of this Society speaks much for the judgment exercised in selecting lives. The average rate of interest realized in 1901 was £3.16.2, about 3.80 per cent. From the table showing causes of death we learn that, heart disease ranked for 18.32 per cent.; consumption, 5.64; pneumonia, 6.29; apoplexy and brain diseases, 16.63; cancer, 8.67; digestive and related organ diseases, 19.92; old age, 5.34. The average mean age at death was 61.4000. The report is embellished by two photographs of Esquimaux seal-skin tents taken at Cape York, Baffin's Bay. One shows a tent, with a family group, the other the exterior of the tent which was found to be decorated with the coloured leaflet of the Scottish Widows' Fund Society! Probably this is the extreme point to which insurance advertizing ever reached. The leaflet may have been attached to the Esquimaux tent by some member of an expedition in search of the North Pole, the location of which is definitely known.