

on employers that this liability insurance involves, and, incidentally, some idea of the burden borne by the working classes before the Act came into force." In the Economist's view, the only British offices which have really made a profit out of this business are those which have relied on their old connection and taken the pick of the work as it was offered them.

Crops in Ontario.

A statement issued by the Ontario Department of Agriculture regarding the condition of crops in the province shows that in fall wheat there is a wide variation reported both in yield and quantity, but the average yield per acre will be decidedly less than usual. Spring wheat, like all the grains, suffered from the drouth and unusual heat of the season. There is less spring wheat grown in Ontario than formerly. Barley will be below the average in yield; and oats have fared the worst of the grain crops. The unusually high temperature told severely on peas, and there has been too much heat and too little rain for beans in the first stage of growth. While in the western half of the province the hay crop will average low, good yields are reported in many of the counties in the eastern portion. A good yield of corn is anticipated. The condition of the tobacco crop is described as being from fair to good; a light yield of small potatoes will be the general rule; mangels, with favorable growing weather, may make a good show; sugar beets are looking thrifty. Apples will be light in total yield; pears are yielding better than apples; plums vary from poor to heavy in yield; there will be a medium yield of peaches; grapes have every prospect of success; while small fruits failed to fulfil expectations owing to the intense heat.

Review.

CANADIAN FORESTRY CONVENTION, City of Quebec, 1911 (Ottawa, Canadian Forestry Association).

The report of the forestry convention embracing all of Canada, held at Quebec last winter, is now ready for issue. It contains a full report of all the addresses, papers and discussions at that gathering, opened by the Governor-General and attended by over four hundred leading Canadians interested in forestry. The discussions deal with forestry problems in every part of Canada, and in view of the great importance to the country of the forest wealth of the Dominion and its proper conservation, are of vital interest to every Canadian. The reports on suggested changes in forest laws and the resolutions passed are also contained in the volume. Persons desiring to obtain a copy will receive one free upon application to the Secretary of the Canadian Forestry Association, Canadian Building, Ottawa.

Canadian Northern's earnings for the second week in August were \$319,700 against \$233,600 in 1910, an increase of \$86,100. From July 1 to date earnings were \$2,128,200 against \$1,706,300, a gain of \$421,900.

Insurance: Fire, Life and Miscellaneous.

The Liverpool & London & Globe Insurance Company has purchased in New York the twelve-story Wolfe building, on William Street. Eventually this building will be exclusively occupied by the Company's departments.

The National Union Fire Insurance Company of Pittsburgh, Pa., has been licensed to transact fire insurance in the Dominion. Mr. Arthur P. Rainey, of Winnipeg, has been appointed chief agent of the company in Canada.

We regret to hear of the death of Mr. Charles H. Bigelow, president of the St. Paul Fire & Marine Insurance Company since 1876, and for five and a half years previously its secretary. Mr. F. C. Bigelow, vice-president, has been chosen to succeed his father as president.

Isn't it about time the lairs of arson trusts, so much advertised of late, were located, or that the chief operators of those whose locations have been stated should be honored by having their names in print? A patient public is anxiously waiting for definite information.—Rough Notes.

The number of people in the United States who make use of life insurance as a means of saving exceeds the total number who avail themselves of all the other recognized modes of thrift. Thus, adding together 9,000,000 of savings bank depositors, the 7,000,000 of persons who own their own homes, the 2,000,000 building and loan society stockholders and the 1,750,000 of corporation stockholders, there are, not reckoning duplications, not more than 20,000,000 of investors, whereas the number of persons who hold policies, ordinary and industrial, in life insurance companies, exceeds 28,000,000. These 28,000,000 do not include the number of certificate holders in fraternal and assessment associations.

A tabulation has been made of the experience of the investors in the stock of the numerous life insurance companies which have been promoted in the United States since the Armstrong investigation. In the past six years the companies organized have paid in as capital \$25,278,607, with \$13,033,431 contributed as surplus at the organization and since. Of this surplus 39.8 per cent. has already disappeared, the surplus remaining January 1 of this year being \$7,844,622. In only a few cases have any dividends been paid, the total disbursements to investors within the six years being \$329,853, the bulk of which was paid by a half-dozen companies.

The ridiculous features which it was predicted would develop on account of the enactment of liberal employers' liability measures have begun to show up. Only last week a party made claim for damages for an attempt on his life by a fellow