

the abandoning of safeguards such as experience and practice have shown to be necessary in works of the kind.

Technical skill, the knowledge of stress and strain, practical acquaintance with the strength of materials and the effects of water pressure, of wind, frost, ice, and the forces of nature generally—this cannot with safety be relinquished in favor of the "economical" ideas, of those who profess to have found a cheaper and easier way of erecting works upon which human lives depend. Suppose this bridge had been completed and handed over by the contractors; suppose that a train load of passengers had been crossing these spans and the pier had given way! The result might have been the loss of hundreds of lives instead of tens.

A FIRE INSURANCE VENTURE.

Some person or persons appear to have persuaded the Wesleyan committee on insurance of Connexional buildings against fire, that there is money to be made by the Methodist body through engaging in the business of fire insurance of its own property. The committee reported favorably on the motion and the Conference last week endorsed the scheme. It is also announced that measures will be taken to have the necessary capital subscribed. Who is to be the lucky and clever brother that shall manage the scheme we are not told. He will require to possess plenty of the characteristics of the dove, but will also need a little of the wisdom of the serpent. Besides, to conduct a fire insurance company is not as easy as to keep a church roll.

A reverend professor, who goes in for this sort of church underwriting by the church, explained that it was intended to place the coming company "on the same basis as the companies in England which only do an ecclesiastical business." This gentleman further stated that "all the profits over and above a dividend of six per cent. would be divided between the Superannuation and Supernumerary funds." With cheerful optimism Dr. Antliff foresees large profits in the venture, for does he not say that all *above* six per cent will be thus devoted?

How are such profits to be made in Canada by these ecclesiastical underwriters when the experience of all companies doing business in Canada between 1869 and 1895 was something less than $2\frac{1}{2}$ per cent. profit, without allowing anything for their re-insurance liability at the last named date. And as to the sanguine doctor's inference that because, presumably, some concerns in England make a profit by insuring church property the like result will follow in Canada, he has forgotten the great difference of conditions in the two countries. Heating is rare in Old country churches and no elaborate systems of heating church edifices are in use there. In Canada, on the other hand, for six or seven months in the year churches, church parlors, Sunday school rooms, parsonages, are necessarily heated by artificial means. That Saturday night lighting of stoves and furnaces for Sunday services, the Wednesday prayer-meeting, or class room, the ladies' aid gatherings and the like are attended with danger of loss from fire by reason of imperfect flues and careless attendants, the records of fire losses in Canada abundantly attest. Indeed that ecclesiastical properties do not pay to insure by reason of the inadequate rate charged upon them.

One enthusiastic and loquacious brother spoke warmly of the "advantages of the scheme" to be reserved to Methodists themselves, by which we must assume he meant the profits. We should be the last to object if such beneficent

funds as the Superannuation and Supernumerary funds of the body can be swelled by this device. But we must warn the brethren that the scheme is likely to result in disappointment and failure, and that the church funds will not be greater but less by the result of the experiment.

A PREDICTED FAMINE.

A political arithmetician in England names the year 1981 as the date at which the population of the world will outrun the food supply and famine set in. Calculations of this kind in the past have been found of little value, and this is likely to be true of them in future. If the population of the United States had continued to increase at the rate once current the increase would have filled the whole globe, on which in 700 years there would have been left only standing room and no space for the growth of crops. But this pace has not been kept. Nor is it probable will the pace which is to produce the catastrophe of 1981 be kept up. There are many other reasons for believing that the threatened famine, from the cause named, will not arrive. The prophet tells us that while England grows 28 bushels of wheat to the acre, other countries grow only 12. Taking these figures as they stand, what reason is there why the 12 bushels should not be greatly increased? Low as this figure is it is one-third more than the English average five hundred years ago. A general resort to underdraining, marling, and the use of gypsum would at least double the 12-bushel crops. Horses may be superseded by electrical power, and a vast amount of food saved. Alarms like the present one are not new. Down to the year 1767 England was an exporter of wheat: to the end of the century there never was a year in which she imported a million of quarters of wheat, and as late as the third decade of the present century there were political economists who believed that England could never maintain a much larger population than her soil could feed; now she draws, without difficulty, the greater part of her food-stuffs from abroad. We hear of agricultural distress now in England, but if we have regard to the condition of the laborers, we find that in the first thirty years of the present century they were in a much worse condition than at present. This gloomy prediction of coming famine is a fiction which is not going to be realized. There is, perhaps, more danger of under-population than of over-population in the next generation.

EXHIBITIONS--THEIR LESSON.

An interesting compilation, made by the district passenger agent of the Grand Trunk Railway, Mr. M. C. Dickson, shows how greatly the number of passengers carried to and from the Toronto Industrial Fair and the London Western Fair this year exceeded those of last year. During the Industrial, 76,809 people were carried into Toronto this year, compared to 53,228 for 1897, an increase of 23,581. London returns show 21,664 people carried to London during the Western Fair last year and 31,301 people returned to London this season, showing an increase of 9,637 over the number attending twelve months before. Turning to other like events we find that the crowds which visited them were likewise larger. The attendance at the St. John Exhibition showed a gratifying increase this year, the number admitted for the first six days reaching 27,000, which exceeds by several thousand the record of any of the previous three years. It is urged by the city papers that in view of this encouraging state of things the authorities of the Fair should keep up, and even add to, its attractions. Not merely the "attractions," so-called, of