£75,500; Osborne, £11,500; labor exchanges, £107,-500; House of Lords offices, £23,000; House of Commons and offices, £299,000; local government board, £275,000; prisons (England and the Colonies), £766,-500; police (England and Wales), £106,000; Irish Land Commission, £482,000; Irish constabulary, 1,354,500; Board of Education, £14,360,000; universities and colleges (Great Britain) and intermediate education, Wales, £303,000; diplomatic and consular services, £596,000; colonial services, £1,325,000; old age pensions, £11,727,500; Ireland development grant, £185,000; coronation of the King and Queen, £185,000, and visit of their Majesties to India, £120,-000. These and other votes reached a total of £46,-001,000. England's revenue in excess of local expenditure amounted to £95,672,000 and to Scotland £10,331,500. On the other hand, in Ireland the local expenditure exceeded the revenue by £845,500. The net balances available for imperial expenditure was thus £105,158,000.

STANDARD FORM OF POLICY.

The Commissioner of Insurance, State of Wisconsin, having received numerous requests for permission to use a dwelling-house form of policy containing descriptive forms printed in the blanks, submitted the matter to the Attorney-General, whose opinion is given as follows:—

"In your favor of July 13th, you requested my opinion as to whether your department is required to approve a form of fire insurance policy which contains in the blank shown in the form on file in your office 'a printed dwelling-house form; and whether you can require as a condition of approval that the form of policy contain blanks like those in the forms on file without any printing in such blanks. You also ask whether you are required to approve any form unless the sizes of the blanks on the policy correspond to the blanks on the forms filed in your office or unless the size of the policy as a whole corresponds to such forms; also whether a company can lawfully furnish its agents for issue in this state or deliver in this state policies in which the blanks do not correspond in size with the blanks in the forms so on file, or on which descriptive forms are printed in the blanks.

"The purpose of the Standard Policy Act (sections 1941-42 to 1941-65, Wis. Stats.) was to permit but one form of policy so that 'when a man contracts for insurance he knows that he is contracting for a standard policy and for nothing else, and he knows that he will get that and nothing else.' (Bourgeois v. Northwestern National Insurance Company, 86 Wis. 606, 610).

"The requirements of Section 1941-64 that all policies 'shall conform in all particulars as to blanks, size of type,' etc., with the printed form filed in your office, was evidently designed to more completely carry out the purpose above stated, and I find nothing in the statutes requiring you to approve forms of policies not containing blanks corresponding in size, etc., to those in the form on file in your office.

"Prior to its amendment by chapter 247, laws 1911, Section 1941-64 provided that the 'The policy may be printed on paper of a size different from that of the printed form of contract or policy filed in the office of the Commissioner of Insurance, which, however, shall not be less than nine inches in width.' This sentence was dropped by the 1911 amendment and seems to show a legislative intent that policies used should correspond in size of paper on which printed as well as in other particulars with the form prepared by you. While the statute does not specifically require the size to be the same, I am of the opinion that it is within the fair meaning of the law that policies used should be of substantially the same size as that on file in your office.

"Section 1941-64 provides that no company 'shall make, issue, use or deliver for use any fire insurance policy on property in this state other than such as shall conform' to the one on file in your office. I do not think that the mere furnishing by a company to its agents of blank policies not so corresponding is within this section. It seems to me to refer to completed policies rather than to mere blank forms and it obviously makes unlawful the making, issuing, using or delivering for use of policies not so corresponding, even though the failure is only as to the size of the blanks or the fact that a descriptive form is printed in a space where the form on file in your office shows a blank."

It will be apparent from the foregoing that standard fire insurance policies issued in the state, which do not conform in every respect to the standard form adopted and on file in the department are issued in violation of law.

WHEAT THE BACKBONE OF CANADIAN PROSPERITY.

Interviewed in New York, Mr. A. W. Smithers, chairman of the Grand Trunk, said:

"I look upon wheat as the backbone of Canadian prosperity. I do not mean the present high price, because Canada will do well if the price should drop twenty-five cents a bushel. There are no new developments since I left here six weeks ago in the Boston-Providence connection of the Grand Trunk. Those connections are being pushed forward as fast as possible.

"We have a great deal of work ahead at Winnipeg, where we are building hotels; also at Edmonton and Regina. The next hotel will be built at Prince Rupert.

"I think if the crop materializes all it promises now, it will give a new impetus to immigration. I think that all the railroad companies and all the governments should do all in their power to encourage immigration of agricultural laborers to this country. There are vast fields yet to be opened up, and the mainstay of continued prosperity is agricultural cultivation."

Mr. Smithers, accompanied by Mr. E. J. Chamberlin, Mr. Waldron Smithers, and Miss Smithers, have left Montreal for a tour of inspection over the company's lines. From Montreal the party will proceed to Winnipeg via Chicago, and from Winnipeg to the head of steel on the G. T. P. beyond Tete Jaune Cache. A return will then be made to Edmonton, from where the party will again turn westward to Vancouver via Calgary. Mr. Smithers will make the journey from Vancouver to Prince Rupert on one of the Grand Trunk Pacific's steamers, and will go as far east as the rail head near Hazelton from Prince Rupert, returning east by the same route.