

life insurance cannot fill the requirements of his particular case, as the elasticity of the principle involved obviates the necessity of anyone harboring such an erroneous conception.

Companies Employ About Ten Thousand.

Not least of the considerations which render this business such a factor in the eternal round of human activity, is the fact that it furnishes employment to such an immense army of men. In Canada there are forty-six active operating companies, with their office staffs and their field staffs, and although it cannot be accurately ascertained at the moment to what number the aggregate of employees of these companies amounts, a conservative estimate would place it at something approaching ten thousand, many of whom have families dependent on them. The arms of this business stretch from coast to coast, giving employment to a large number and prepared to provide ample protection for every insurable person.

In view of the employment furnished, the aid rendered to business concerns desiring expansion and the strengthening of their credit, the protection afforded, and the large sums paid annually under contracts, it may be confidently asserted that the importance of this business to the entire social and financial fabric of the country cannot be over-estimated. In view, also, of the rapid progress made during the last quarter of a century, and of the latitude for expansion, it is not only a possibility, but may be considered as highly probable, that the average of protection enjoyed by the entire adult male population of the country will be augmented in the near future in no unsatisfactory manner. When this average attains to such a figure that each will leave, at death, a fair competency to his dependants, then may this same business of life insurance lay claim to have fulfilled its mission to society perfectly. And there is no reason why this goal may not be reached.

RAND GOLD SITUATION

British South Africa seems to be getting into the lime-light pretty frequently these days. A few weeks ago, the world's attention was centred on the rioting in the Rand Gold Mines, now it is being directed to a quarrel between Premier Botha and General Hertzog over the part the South Dominion should play in Empire relations. The latter is a party and political quarrel and will eventually work itself out. The real question confronting South Africa has to do with the Rand Mines and the labor question associated with the industry.

Last year, the Rand Mines produced \$194,000,000 gold out of a total world's production of \$490,000,000. Since 1890, the total output of the Transvaal gold mines has exceeded \$1,750,000,000. The gold district comprises some 500 square miles, 75 miles long and 7 miles wide. It is said that the total value of gold within reach of modern mechanical and chemical processes will run from \$4,000,000,000 to \$12,500,000,000. The industry gives employment to 25,000 white workers and 200,000 natives.

On the Rand, or the Ridge, the crude ore consists of quartz pebbles embedded in what looks like a mass of reddish cement, in which is found the gold scattered in extremely minute particles. In many cases the amount of gold to the ton does not exceed half an ounce, but on the other hand, the amount of low grade ore is well nigh inexhaustible. The stimulus to the industry came with the discovery of the cyanide process, which was patented in 1890. The chemical known as cyanide of potassium dissolves the gold. The residue of the ore after it is treated by the amalgam process is steeped in vats in cyanide solution for from four to fourteen days, according to its coarseness. On the proportion of there being 9 dwt to the ton the amalgam process extracts 6 dwt and the cyanide process another 2 dwt, the balance being lost. Thus the cyanide process adds 33 per cent. to the productivity of the mines. As one writer states,

"To this comparatively insignificant process we owe the immense production of gold throughout the world, the change in the scale of our values and prices, and the intense stimulus to industry and commerce which a large output of gold brings."

The latest official returns show that during July the output of gold in the Rhodesian mines was 59,248 fine ounces valued at £249,302. The following is the monthly output in gold in fine ounces since 1910.

Month—	1913	1912	1911	1910
January.....	52,455	50,976	49,363	53,913
February.....	49,596	49,863	48,211	48,442
March.....	61,274	51,072	55,066	54,277
April.....	57,295	52,587	52,546	54,237
May.....	57,866	55,664	50,194	53,419
June.....	56,991	53,875	50,890	51,016
July.....	59,248	57,122	56,407	46,367
August.....	.....	56,825	57,890	45,458
September.....	.....	54,774	53,615	42,499
October.....	.....	54,666	51,974	55,892
November.....	.....	53,667	50,831	51,158
December.....	.....	51,716	51,534	47,367

Total..... 394,725 642,807 628,521 609,955

The following table shows the monthly gold returns in sterling for the same period:

Month—	1913	1912	1911	1910
	£	£	£	£
January.....	220,776	214,918	207,903	227,508
February.....	208,740	209,744	203,055	203,888
March.....	257,797	215,102	231,947	228,385
April.....	241,098	221,476	221,296	228,213
May.....	242,452	234,407	211,413	224,888
June.....	241,303	226,867	215,347	214,709
July.....	249,302	240,514	237,560	195,233
August.....	.....	239,077	243,712	191,423
September.....	.....	230,573	225,777	178,950
October.....	.....	230,072	218,862	234,928
November.....	.....	225,957	214,040	240,573
December.....	.....	.....	217,026	199,500

Total..... 1,661,468 2,488,707 2,647,894 2,568,198

TO CONSERVE HEALTH.

Efforts are being made by certain medical societies and others interested in the health of the American people to spread the Conservation movement from the realm of natural resources to that of physical well-being. According to recently compiled statistics it is estimated that there are more than 3,000,000 people in the United States who are ill needlessly every year; 1,000,000 of these are in the working period of their lives and the loss of their earnings amounts to \$300,000,000 per year.

The report says:—Social and economic waste in American railway systems, factories, mines and in fact every industry indicates little regard for human life, according to the museum. Property and other things have had the highest value in America and these before all else are protected by law, while each man must care for his own safety.

Loss of life among the working class is caused largely by occupational diseases, industrial poisons, unprotected machinery, noxious fumes, failure to remove dust, impure drinking water, ill-ventilated and poorly-lighted work-rooms, and generally insanitary conditions. Upward of 40,000 workmen are killed and 2,000,000 injured in industrial accidents in the United States every year.

Investigation has shown that the number of preventable accidents in the United States is far greater than in any other country in the world, and that as a rule, the conditions under which men work there are more perilous than they are anywhere else.