ance, $225; fire insurance, $150; accident, $50; guarantee, $50; and accident and guarantee, $100.

By Cities and Towns—

The city of Charlottetown imposes an annual tax as follows: Life, $100; fire, $75; guarantee and accident, $25; and plate glass, $10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, $25; fire insurance companies, $10; accident, $10; plate glass, $10.

Information in regard to other towns wanting.

QUEBEC.

By the Province—

(a) *Registration and filing of documents.*—Application for registry, $5; filing of charter, $1; filing of power of attorney, $5; certificate of registry, $150 annually.

(b) *Income Tax.*—The premium income of life insurance companies, 1¾ per cent. thereof but not less than $400; all other companies, 1 per cent. but not less than $250.

Income other than premium income is not taxed.

By Municipalities—

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

SASKATCHEWAN.

By the Province—

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of $20,000 or less	$ 40
For every $5,000 or part thereof in excess of the first $20,000 up to $100,000	5
For every $10,000 or part thereof after the first $100,000 up to $500,000	3
For every $100,000 or part thereof after the first $500,000 up to $1,000,000	20
For registry of power of attorney	5

For filing annual statement a fee of $5 is charged if the capital stock does not exceed $50,000; otherwise the fee is $10.

Income Taxes.—Every insurance company is required to pay a tax of 1 per cent. on premium income. If a company has more than $50,000 invested in the province an additional tax of forty cents per $1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.

WESTERN CONDITIONS SATISFACTORY.

Mr. E. M. Saunders, treasurer of the Canada Life Assurance Company, has just returned from a western trip and speaks re-assuringly of the situation throughout the western provinces. In regard to the mortgage situation, Mr. Saunders feels that conditions are satisfactory. Collections on account of interest up to the end of June were better than a year ago, and few mortgagors are seriously in arrears.

The farmers generally are thoroughly optimistic and generally speaking are not worrying in regard to the supply of harvest labour. Practically all the towns will have men to spare to help in the harvest, and a supply from the border States is also anticipated.

METROPOLITAN LIFE'S WELFARE WORK.

Vice-President Frankel of the Metropolitan Life has issued a report of the welfare work carried on by the Metropolitan Life among its industrial policyholders. The Company provides without cost to policyholders a visiting nurse service in times of sickness, education in care of the health and also pleasure picnics in the summer. The number of patients under the care of nurses last year was 192,335, the nurses paying these patients 1,060,288 visits. The nursing service cost $576,591 while the remainder of the welfare service absorbed $74,229, a total of $650,820. Regarding the details of this welfare work, the report states that in addition to attention given to sick policyholders in their homes and at hospitals, physicians are co-operated with extensively and also health officers of cities and towns, the latter particularly in connection with clean-up campaigns. Other activities which come within the scope of the service include the nursing of infants insured under the new infantile policy, education in personal hygiene by publications distributed free and by personal appeal, lessons in the public schools on the care of the teeth, first aid in the home, milk, drinking cups and kindred subjects. Besides all this work the Company conducted public exhibits at fairs in 127 cities throughout the United States and Canada, and also arranged for exhibits on a very large scale at the Panama-Pacific Exposition. Additionally there are many other details of this work, but the outlines given are sufficient to show its extent and the valuable services which are being performed.

INSURANCE COMPANIES' WAR TIME ECONOMIES.

An amusing and instructive dissertation on war-time economies in the London Post Magazine takes correspondence as a matter on which most insurance companies can save at the present time. Briefly the writer's advice is summed up in the sentence "when in doubt whether to write at all, don't." The largest proportion of saving, the writer thinks, can be made in letters with other offices, branches, officials, etc. As a beginning, he says, let it be understood that as between Offices, and as regards the Branches, etc., mentioned above:

1. No letters whatever be acknowledged unless and until they can be replied to definitely and finally. (Correspondents must take it as understood that all matters will have immediate and appropriate attention.)

2. All letters be (*a*) in memorandum form (excepting only the august letters of the All-Highest), (*b*) to the point without being curt, and (*c*) no more formal than written communications between two departments in the same Head Office. (As between Offices, except to cloud the issue in some such matter as amounts at risk in an Assessor's apportionment requiring a little re-arrangement, what need is there for the perfectly developed literary sentence and masterly handling of elusive synonyms? And, as regards Branch letters and the like, the essence of most of these is an instruction. This is all Branch executives require, and, however long a letter they may receive, is all they extract from it. As a rule, there is no need for anything in the nature of explanation of reasons for a decision. These reasons concern the Head Office alone: to state them is to invite criticism of the decision already given.)