

The fact that five thousand **New Canadians of British and European newcomers** are passing through **Divers Tongues.** Montreal this week is indicative of the tide of immigration that, once more, westward takes its way. Also, there come reports of an unprecedented influx from nearer sources than overseas—the Western States. While in larger proportion than in some years past, current immigration is originating in English-speaking territory, the widely cosmopolitan character of the Canadian West is a condition that cannot be overlooked.

Most timely, as bearing upon this and other vital Canadian problems, is the suggestion of Mr. Errol Bouchette that the Royal Society should create a Section of Social Science and Economics. The notice given by Mr. Bouchette of the resolution he will move at the annual meeting next month, defines the general scope of the work which the hand of the skilled sociologist may find to do with all his might. It is pointed out that while the population of the Dominion was originally comprised of two social groups, "both essentially Canadian, though in many other respects distinct," Western Canada to-day is peopled by thousands as diverse in social institutions, and in habits of mind and act, as in language and racial origin. The important duty devolves upon the trained sociologist of methodically describing and classifying the various groups now settled upon our soil, with a view to directing sane effort towards making each and all contribute to the intellectual and social development as well as to the permanent economic prosperity of the country.

Mutual Fire Insurance Companies in Ontario.

The abstract report of the Inspector of Insurance for Ontario, shows that 83 mutual fire insurance companies of all classes did business under provincial license during 1908. Of these, 14 were cash-mutuals including 10 companies with auxiliary joint-stock capital.

The gross amount at risk on the mutual plan at the end of 1908 was \$257,170,265 as against \$246,484,653 in 1907, and \$230,827,923 a year earlier. The new business taken during 1908, on the mutual plan, was \$93,112,640, as compared with \$91,837,949 in 1907 and \$85,832,694 in 1906. Premium notes (net) unassessed totalled \$8,060,972, against \$7,751,274 in 1907 and \$7,271,960 in 1906. Premium notes taken during the year amounted to \$3,669,891—the 1907 record being \$3,580,067, and that of 1906 totalling \$3,302,726. The nominal surplus of general assets (made up chiefly of unassessed premium note capital) over liabilities is given as \$9,546,719, as compared with \$9,201,454 at the end of 1907, and \$8,603,476 a year earlier.

Joint Stock Fire Companies in Ontario.

The four purely joint-stock fire companies reporting to the Ontario Insurance Department show total assets of \$613,859—in 1907 there were three companies showing a total of \$472,103; the total for 1906 being \$455,917. Liabilities (exclusive of paid-up capital stock) amount to \$311,674, against the 1907 and 1906 totals of \$304,485 and \$250,078. The paid-up capital is now given as \$346,648. The net amount at risk is over \$37,300,000, corresponding amounts for 1907 and 1906 being about \$36,370,000 and \$30,000,000 respectively. The reinsurance reserve is nearly \$250,000, the corresponding amounts for 1907 and 1906 being about \$275,000 and \$230,000.

International Mixing of Oil and Water.

Even oil and water can be made to mix—their emulsion requiring, however, the addition of some third substance, saccharine or mucilaginous. Some such process is called to mind when a newspaper headline announces "Another Franco-German Alliance." One's "historic sense" is apt to suffer total eclipse until he reads on—and finds that it is yellow gold which has had the "saccharine and mucilaginous" effect of uniting Gaul and Teuton.

This week, Berlin despatches tell of an important Franco-German financial deal in the shape of an agreement between a group of great German capitalists and industrial corporations, headed by the Deutsche Bank, and the syndicate heads of the Societe Generale and the French Imperial Ottoman Bank, for carrying out industrial undertakings in Turkey and the Near East.

Railroad Construction and Industrial Activity.

Some idea of the widespread effects of railroad construction upon general trade activity may be obtained from a glance at the distribution of large orders lately placed in Canada by the Grand Trunk Pacific. Among those reported are the following: twenty-five eight-wheel engines to be delivered next July by the Montreal Locomotive Works; 22,000 tons of eighty pounds steel rails for prairie section, to be delivered at Fort William on opening of navigation by the Algoma Steel Company; 15,000 tons of rails from Dominion Iron & Steel Company. In addition to the foregoing it is to be noted that the twenty-five large Mogul engines ordered by the Grand Trunk Pacific from the Canadian Locomotive Company, Kingston, are well under way; delivery of the total twenty-five will be completed by July.