

**Prominent Topics.**

**The Adjunct.** To judge by the amount of space devoted by some of the Canadian papers to the Republican Convention, as compared with the space devoted to all other subjects, a stranger might be pardoned for imagining that Canada is really a mere adjunct of the United States after all.

**The City and the Harbor.** Alderman Lapointe objects to the deepening of the river on the east, commonly called the south, side of St. Helen's Island, by the Harbor Commissioners. He thinks the Commissioners should confer with the civic authorities before executing public works. The trouble is that when the Harbor Commissioners do any work on this side of the river the aldermen want to tax them for it.

**Trades Union Statistics.** According to a report issued by the Dominion Department of Labor, trades unionism is not as much developed in Canada as in most countries. The number of members and their percentage to total population in thirteen of the principal countries is as follows:

	Total Members.	P.C. of Members To Population.
Austria . . . . .	400,505	1.4
Belgium . . . . .	138,928	1.8
Denmark . . . . .	131,563	4.9
France . . . . .	977,350	2.5
German Empire . . . . .	2,688,144	4.1
Hungary . . . . .	85,266	.4
Italy . . . . .	167,256	.5
Netherlands . . . . .	143,850	2.4
Sweden . . . . .	148,649	2.7
Switzerland . . . . .	110,749	3.1
United Kingdom . . . . .	2,426,592	5.4
United States . . . . .	2,625,000	3.0
Canada . . . . .	133,132	2.0

There are 1,741 unions in Canada, of which 1,531 are international.

**The Insurance Education of the Public.** On another page of this issue, we publish a portion of the text of a notable address by Hon. W. H. Hotchkiss on the subject of the insurance education of the public.

To THE CHRONICLE, it is a matter of some gratification that this question is being taken up, as in his recent address at Montreal, and his more recent utterance, by so distinguished a publicist as Mr. Hotchkiss, since for some time past THE CHRONICLE has been urging the necessity for action by the companies in Canada on educational lines. Fortunately, thus far in Canada we have been spared the experience of the freak legislation with which insurance organizations in the adjoining republic have been too often afflicted, but it cannot be said that the existing condition of insurance affairs in Canada in regard to matters legislative is entirely satisfactory. The fact that unlicensed fire companies and underwriters, who escape the customary taxation, transact an amount of business in Canada equal to one-tenth of the business transacted

by the companies regularly licensed by the Dominion Department of Insurance is evidence enough that all is not well in the fire field; the life companies are subjected by various authorities to heavy and unjustifiable taxation, so that in the case of the Province of Quebec, for every hundred dollars paid by policyholders in this province in premiums, about two dollars is promptly taken away in taxes. And as regards casualty and other insurance it would not be at all surprising to find in the not distant future, politicians discussing the question of taking leaves from the books of some of the countries of Europe and states of the Union, where elaborate schemes of State insurance have been lately introduced. So that, even in what may be termed preventive education there is a large field to be covered. And when consideration is given to the work which might be usefully taken up with a view to educating the public in the possibilities and value of insurance, it is at once obvious that an enormous field for useful effort is open.

It is matter for satisfaction that the Life Underwriters' Association of Canada at their forthcoming Montreal convention, intend to take up the question of co-operative insurance publicity. Obviously, the success of any campaign of this kind must depend very largely upon the fieldman, who, to the insurer, personifies not only the office to which he is attached but insurance itself. When the fieldmen have got going, it will be for the office to co-operate, for the best efforts of both office and field will be necessary in an effort of this kind.

**Taxation Under Free Trade and Under Protection.** The following table from the British Statistical Abstract is being quoted to show that the taxation per capita is greater in England than in highly protected countries.

	Duties received	Same in *Popu. received \$ at \$4.87 million.	Duties received per capita.
United States . . . . .	\$68,034,000	\$326,562,000	92.0 \$3.55
German Empire . . . . .	35,188,000	171,335,560	65.0 2.63
United Kingdom . . . . .	34,244,000	166,768,000	45.0 3.79
France . . . . .	23,117,000	112,579,799	39.3 2.87
Argentina . . . . .	15,297,000	74,658,090	6.0 12.34
Italy . . . . .	12,826,000	62,462,620	34.8 1.80

\*Millions.

The argument suggested is possibly sound, but nevertheless some of the inferences drawn may be misleading. Some analysis of the figures to show the various sources of revenue is absolutely necessary to base any reliable and useful reasoning upon them. For instance, the present British Government gets a large proportion of its revenue from income tax, intestate and legacy duties, taxation of corporate wealth, customs duties on spirits and tobacco. The United Kingdom contains a large number of wealthy people tributary to Mr. Lloyd George in ways that have nothing to do with free trade or protection.