

Prominent Topics.

Buffalo Too. The Municipal Affairs Committee of the Buffalo Chamber of Commerce has made a report, in which it shows from city records that supplies and work have been paid for by the city at from 33 to 700 per cent. above market prices; that work has been inefficiently done; and that the pay-rolls contain the names of scores of men who make but slight return for their salaries. "We believe," the committee states in summing up the reports of its expert, "that the root of the evil in municipal work is not primarily graft or unnecessary appropriations, but manifestly in the maintenance of a standard of inefficiency that ensures the least amount of work for the greatest number of individuals."

The committee recommends as a remedy for existing conditions a new city charter along the lines of the Des Moines plan, of a business administration under a board of directors. "A standard of inefficiency that ensures the least amount of work, for the greatest number of individuals," has a delightfully home-like sound. There is a great deal of human nature in mankind. Scratch an alderman and you find—an alderman.

Herbert Gladstone as a Peer.

Many English liberals will feel hurt by the acceptance of a peerage, by Mr. Herbert Gladstone, the new Governor-General of South Africa. Although it is not strictly in accordance with the Gladstonian tradition, the acceptance is in accordance with common sense. It is desirable that the King's representative should be of high rank, and it is not altogether desirable that a man who has held vice-regal office should return to the ruck of electoral campaigns.

The Typhoid Question. There is evidently need for immediate action by the Health Department in connection with the typhoid question. That all the cases reported are really typhoid, is not to be taken for granted; it is quite possible judging by previous experiences that many of them are intestinal grippe. Nor are we justified in assuming that they are all due to the water. In the winter, houses are hermetically sealed, drainage is anything but perfect, ventilation of sewers is practically non-existent, and all kinds of dirt conditions prevail. Whatever the cause, it should be definitely ascertained and whatever the remedy it should be promptly applied at any cost.

A Twenty-Three Story. One of the last official acts of Mayor McClellan was to lay the corner stone of the new New York Municipal Building near Brooklyn Bridge, to cost \$6,000,000 and to be twenty-three stories in height. This kind of thing is magnificent, and it is New Yorkish; "but it is not war." A municipal corporation which builds sky-scrapers of such dimensions sets a bad example. A city of

twenty-three storey sky-scrapers is a veritable Tower of Babel. The top flat will be too far from earth, and still a long way from heaven. New York needs to grow and must grow, but it should grow on horizontal rather than on perpendicular lines. All big cities should have a committee of taste, to deal with building licenses; and a committee of taste would insist upon a maximum sky line.

Fire Insurance in Canada in 1909. The fire companies transacting business in Canada during the year 1909 will apparently be in a position to report a fairly prosperous year, providing a conflagration or some serious fires do not occur before the year closes in a few hours. Among the year's heavier claims were the big lumber losses in Midland, Ont., the heavy saw mill and lumber losses in British Columbia, serious losses in Winnipeg and the Quebec conflagration—the latter with an insurance loss of over \$450,000. A fairly prosperous year will no doubt be very welcome to the companies after preceding lean years.

The Year's Life Business. Life insurance in Canada during 1909 experienced a considerable gain in new business over the record of the previous year. New companies are in the field, and the prosperity of the country has proved most beneficial to the business generally. The year 1910 should bring a still more abundant insurance harvest, if fieldworkers make a point of convincing their "prospects," that life insurance is never more a necessity than in times of prosperity. The speculative mania that comes with general business expansion sometimes blinds a man to the solid worth of a well-backed insurance policy.

Accident and Other Branches of Underwriting. The business of accident, employers' liability and guarantee insurance throughout the Dominion, during the year, has shown a most satisfactory increase. Many new companies, principally British, are competing for business, and the outlook is of the best for a continued increase in these and other branches of underwriting.

Poverty in Montreal. It is gratifying to learn from the reports of the Charity Organization Society that there is little poverty in Montreal this year, as compared with last year. At this season last year there were 3,552 new cases representing 8,000 persons; this year there are only 1,479 cases, representing 3,500 persons.

New England's Tidal Wave. A tidal wave, accompanied by a storm has worked great havoc on the New England coast. Fortunately, but three lives were lost. Great storms cannot be predicted with certainty, but it ought to be possible to receive timely notice of an advancing tidal wave.