

States wares illustrated freely and distributed gratis, because out of the one cent a pound charged for the conveyance by post, the Canadian post office gets nothing. The charge of one cent a pound goes entirely to the United States Government."

The rates on letters also show serious discrepancies in regard to those destined for Great Britain and other countries. Two cents an ounce is the current rate for the conveyance of letters all over this country and the United States, while from Canada to England and the Empire two cents cover only half an ounce. In other words, the rate to England is double that charged on letters to the United States. So far as cost is concerned the expense of carrying letters from Canada to England is less than the average of conveying them the United States. A proof of the English postal rate being excessive is the American News Company which imports British literature by express at \$2 per hundred pounds, or 2 cents per pound, delivering it in Canada at a considerable profit, as the entire charge on these imports is thus only 3 cents per pound against 8 cents charged by the English Post Office.

The English postal authorities, as the Prince of Wales said, "need waking up," they need to bring the policy of the British Post Office into harmony with imperial sentiment and imperial interests. It is absurd to speak of a united Empire when a department of the British Government persists in obstructing the interchange of ideas and of news between the peoples of the Empire, and encouraging, as is now done, the diffusion of literature which acts as, "a propaganda of American ideas and influences."

MR. F. M. GRISWOLD ON FIRE INSURANCE ENGINEERING.

Mr. F. M. Griswold is the general inspector of the Home Insurance Company, New York, a position of much responsibility, requiring expert knowledge of insurance conditions, sound judgment and probity. He recently delivered an address on "Fire Insurance Engineering" before the Fire Insurance Society of Philadelphia.

Mr. Griswold described the loose conditions existing in his earlier years in which the whole system of underwriting was admitted to be simply one of "magnificent guessing." This led to the formation of the National Board of Fire Underwriters, the organization of which marked the first successful effort to bring together the leading insurance companies of the country in concerted attempt to better the conditions by the adoption of a standard form of policy, and to centralize the rate-making power within the control of a single organization, evidently preferring organized "guessing" as against the individual and sporadic efforts of the past. It is to Mr. Griswold's credit that he was the first (in 1871) to suggest to any fire insurance company that the business should be conducted on the conception of "the absolute mutuality

of the insurance contract as between insurer and insured."

About this time as new forms of risk were arising, requiring some technical knowledge to understand, it began to be realized that the old routine of inspection would have to give way to a method of doing this work by those having expert acquaintance with fire risks. This developed united action between some leading insurance companies for investigating fire hazards, fire protection, so as to bring specialized experience and technical skill to bear on rate making. Hence came the "Insurance Engineer," who should be a person with knowledge and skill in relation to the principles and practice of engineering, such branches as, civil, chemical, electrical, hydraulic, heating and ventilation, sanitary and municipal engineering.

Mr. Griswold advises the Insurance Engineer when acting as inspector to be suave and gentlemanly, to avoid arrogance or presumed authority, to suggest improvements not to order them and to take care that all requests have a sound basis in knowledge and practicability.

UNION LIFE ASSURANCE COMPANY.

The Union Life enjoyed a fair share of the prosperity that prevailed generally in the sphere of life assurance last year.

The company received \$242,189 in premiums and interest last year against \$172,713 in 1903. At the close of 1904, the company had \$5,087,778 in force, as compared with \$3,904,979 in 1903, which is a large advance to have been made in three years.

The "net ledger assets" are stated to be \$151,350, which with other assets make a total of \$165,730, from which the reinsurance reserve of \$53,075 and other liabilities of \$7,159 being deducted leaves \$105,496 as the "surplus to policy-holders."

Mr. H. Pollman Evans, president of the company is well known and highly respected in insurance circles. The agencies are well organized with capable field men. In the first years of a company too rapid expansion is not desirable.

The following is the company's record:

	Total Income	Insurance in force.
1902	\$84,770	\$1,522,389
1903	172,713	3,904,979
1904	242,189	5,087,778

THE DE FOREST WIRELESS TELEGRAPHY SYSTEM.

The De Forest system of wireless telegraphy promises to have a great future, more especially for communications over land, though its adaptability, economy and reliability over sea messages have been thoroughly tested with highly successful results.

The London "Times" employed the De Forest system for reporting the naval engagements of the Russo-Japanese war. The "Times" vessels were equipped with instruments by which messages were