

Prominent Topics.

St. Catherine Street is to be the **Conduit System**. first street in Montreal to have its wires placed underground. Conduits are to be constructed from Atwater Avenue to Papineau Avenue. The Electrical Commission points out to the Board of Control that its duties with regard to any section of the city cease as soon as its recommendation with reference to that district is made and the members propose to report upon the whole city section by section, so that construction may go on simultaneously with their work. They have made a good start by commencing with St. Catherine Street, where the poles are a most dangerous nuisance and conspicuous eye-sore.

The Mint's Work. The forty-first annual report of the Deputy Master and Comptroller of the Royal Mint, states that over 122 millions of Imperial coins were struck in 1910, a number exceeded only in 1907, when the large coinage of bronze raised the figure to over 128½ millions. The coinage in the precious metals during 1910 considerably exceeded that of any previous year. The demand for gold resulted in a coinage of over 27 million pieces or nearly five million pieces in excess of the coinage in 1907. Nearly 52 million silver pieces were coined, or 11 millions more than in the previous highest year. The bronze coinage, consisting of nearly 43 million pieces, although large, has been exceeded on several occasions. The volume of Imperial coinage rendered it impossible to meet all Colonial requirements during the year, and rather less than usual—about 30½ million pieces—were struck. Nearly 153 million pieces were struck in all, amounting in currency value to over 28 million pounds. The Mint's profit last year was \$7,500,000.

Value of Canadian Root Crops. The report to the Census and Statistics Office for the month ending October 31, shows that the total area in potatoes, roots, fodder crops, hay and clover this year was 9,007,492 acres, with a total products value of \$219,055,000. This is \$1,600,000 more than last year, and there is a decrease of \$3,120,000 in hay and clover. The largest increase is shown in potatoes, which are nearly \$6,000,000 more than last year, although the product is less by 8,000,000 bushels,—the average selling price being 60 cents per bushel as compared with 45 cents a year ago. The value of this year's product of hay and clover and fodder corn is \$159,065,000, which is less than last year's value by \$2,608,000. Potatoes, turnips and other roots and sugar beets have a value of \$59,990,000, being more than last year's value by \$4,213,000. The quality of all the crops this year is 90 per cent. and over, excepting sugar beet, which is 88 per cent. Last year all crops excepting pota-

toes, turnips and other roots were over 90. The values of all root and fodder crops this year by provinces were \$5,754,000 in Prince Edward Island, \$12,228,000 in Nova Scotia, \$12,596,000 in New Brunswick, \$73,315,000 in Quebec, \$99,468,000 in Ontario, \$5,583,000 in Manitoba, \$3,790,000 in Saskatchewan and \$6,321,000 in Alberta.

The area sown to fall wheat this season is 1,097,900 acres, being 797,200 acres in Ontario and 300,700 in Alberta. This is 2.93 per cent. less than a year ago.

The percentage of fall ploughing completed ranges from 73.57 in Ontario to 90.40 in Prince Edward Island for the eastern provinces, and from 18.73 in Alberta to 34.12 in Manitoba for the western provinces, which is less than the averages of last year at the same date. For summer following the average in all the provinces is well over 90 per cent. for each of the three year 1909-11.

An Insurance Book for the Plain Man.

"Studies in Practical Life Insurance," by Mr. James M. Hudnut, assistant secretary of the New York Life Insurance Company, is described in its subtitle as an examination of the principles of life insurance as applied in the policies, reports, agency and office methods of the New York Life. Mr. Hudnut's aim has not been to add one more to the multitudinous works dealing with the theory of insurance; his object, rather, has been to present the subject in such a way as to interest the average man of intelligence, to persuade him that life insurance is both a fascinating and a thoroughly practical study; and, in fact, by the use of the simplest non-technical language to tear off altogether the veil of mystery which often surrounds it, and show the average man for his good exactly how it works. To this end, Mr. Hudnut explains what ordinary policies are, details the way in which premiums are computed, prints specimen policies of the New York Life and explains all about them. He refers later on to the laws under which the company is operated, its methods of business and details the complete mechanism of its organization. And all this is written in a thoroughly interesting and readable way. The remainder of the volume is occupied by some extracts from the always stimulating and thoughtful addresses of President Darwin P. Kingsley, extracts from the New York insurance law, the imposing balance sheet of the New York Life and other interesting details.

Bound up in a suitable format the volume suggests itself as an excellent supplementary in certain cases to the work of the agent. The more the principles of life insurance are understood, the more widely are they appreciated, and Mr. Hudnut's work is likely to be of much service in this direction. It is excellently done.