

harvesting is now in full swing with every prospect of the yield largely exceeding that of 1901. Workers in every sphere should make hay while the sun shines. Life insurance business offers greater opportunities for expansion than ever before in Canada. "Now's the day and now's the hour" to put in earnest work.

**Gazette  
Items.**

The last official "Gazette" has the following items: he gross debt of Canada on 31st July last was \$366, 156,949 against \$354,416,533 in 1901, the increase in last year having been \$11,740,416. The assets, 1902, were \$97,111,122 against \$88,115,307, an increase of \$8,995,815. The total net debt on 1st inst. stood at \$269,045,827, which is an increase since 30th June last of \$4,875,929. The total revenue from Customs in July was \$2,603,331 compared with \$2,274,017 in same month last year. In the list of expenditures there occurs the item, \$729,974, "Bounty on Iron and Steel." The Post Office Savings Bank holds deposits to extent of \$42,320,209, and Government Savings Banks, \$15,668,669. These two amounts together making \$57,988,878 form part of the public debt of the Dominion, of which the sum of \$32,780,364, the amount of Dominion notes in circulation, makes another part. The Government holds gold to extent of \$18,946,051. Of the Dominion notes issued \$10,623,980 is in ones and twos, \$495,891 in fours, \$5,016,200 in large notes, and \$16,320,000 in "Legal Tender notes for Banks." How \$4 bills can make a total of \$495,891 will bear explanation.

**International  
Fire  
Exhibition.**

An exhibition is being projected to extend from May to October next year to be held in London, England for the purpose of making a display of everything connected with fire prevention and fire extinguishing. The British Fire Prevention Committee will have charge of the exhibition assisted by an influential Advisory Council, representing all the interests involved, and special sub-committees will be formed in different foreign countries with the view of making the international element thoroughly representative.

Arrangements will be made for Fire Brigades and Ambulance Tournaments, Displays and Competitions, and it is intended to hold an International Congress of Experts in connection with this Exhibition. The programme, as it appears in the "Fire Insurance World," includes such items as, Building Construction and Equipment; Electrical and Heating Safeguards; Fire Extinguishing and Life

Saving Appliances; Fire Station Equipments, Fire Alarms, Telephones and Telegraphes; Salvage, Ambulance and Hospital tent equipments; Water works, Hydrants, Fire Brigades, Fire Survey, Insurance Companies office equipments; etc., etc. If the projected Exhibition is well organized, skilfully arranged, and effectively managed it will be an exceedingly interesting affair and productive, probably, of considerable improvements in the methods of fire protection, and extinguishment.

**An Incendiary  
Danger.**

The heterogenous character of the population of any country or any city or district is always an element of social disorder. It means that the sole bond of union is that of the law, which is incapable of exercising any vital influence over the several elements of a community whose members are all strangers to each other. The United States by introducing foreigners into the ranks of its workers adds much to the dangers of social disturbance and of crimes of an anarchist nature. A large proportion of the immigrants into the United States are men who have been made enemies of social order, and the foes of capital by the oppression they suffered in their own land. There they were kept quiet by bayonets and the fear of grape shot, so, naturally, when they enter the States the freedom they are given is apt to be used for displays of those evil passions which were engendered but suppressed in their own land. These men hate their betters, hate capital, hate the law, hate order and hate work. Property, being evidence of capital, is also an offence to them, and its destruction is agreeable. An American underwriter is reported by a contemporary to have said:—

"The moral hazard of the masses is a subject which insurance companies of the country should not overlook in the matter of making rates. That the general incendiary danger in the United States is constantly increasing is very manifest from the United States immigration figures for the fiscal year 1902. The total immigration for the year was 648,743. Of these over 28 per cent. were illiterate, and of those coming from countries of Eastern and Southern Europe over 54 per cent. were illiterate. Southern Italy furnished 152,900 immigrants and Poland nearly 70,000. The Croats and Slavs numbered over 30,000 and these latter people are the leaders in the present disorders and terrible outrages in the coal regions. The immigration to this country is increasing enormously year by year owing to very cheap transportation, and the very lowest dregs of European society are being transplanted here. That incendiarism from this class of people will largely increase in the future seems to be a self-evident proposition, and the insurance companies should increase rates in advance to cover the increased hazard."