

**BOLSHEVISM AND INSURANCE.**

One of the most appalling and far-reaching consequences of an application of Bolshevism in the United States would be found in the confiscation and liquidation of its life insurance companies. Almost 50,000,000 life insurance policies, representing nearly \$30,000,000,000 of insurance, the substantial protection of the women and children of the nation, would be rendered valueless. —Report of the United States Senate Committee on German Propaganda and Bolshevism.

**A WONDERFUL HALF-YEAR.**

The growth of life insurance in the United States since the beginning of the year has been astounding. The amount written by 64 companies up to June 30 is nearly double the total for the corresponding period of 1918. Figures for the last four years are:

Six Months, January-June.

Year.	Companies.	New business.
1916 .....	53	\$761,090,910
1917 .....	53	965,336,171
1918 .....	64	949,570,514
1919 .....	64	1,794,404,173

Not all the high wages of the war period have gone for luxuries, and many men who found that they had a margin of income above their expenditure have elected life insurance as a form of saving. The influenza epidemic caused an increased demand and Government insurance had a wide influence in educating people to its advantages.

**WOMEN'S WEAR.**

A traveller from the South Sea Islands says the women are very happy there because it costs them nothing for dress. If he means to imply by that that the less a woman wears the more money she saves, he must guess again. Experience shows that in this part of the world the less women wear the more it costs.—New York Herald.

**THE BANK OF NOVA SCOTIA.  
DIVIDEND NO. 199.**

Notice is hereby given that a Dividend of four per cent. on the paid-up Capital Stock of this Bank has been declared for the quarter ending September 30th, and that the same will be payable on and after Wednesday, the first day of October next, at any of the offices of the Bank.

The Stock Transfer Books will be closed from the 16th to the 30th proximo, inclusive.

By order of the Board,

H. A. RICHARDSON,  
General Manager.

Halifax, N.S., August 15th, 1919.



A SESSION OF THE COURT OF KING'S BENCH (Crown Side), holding criminal jurisdiction in and for the DISTRICT OF MONTREAL, will be held in the COURT HOUSE, in the CITY OF MONTREAL, on Wednesday, the TENTH DAY OF SEPTEMBER NEXT, at TEN o'clock in the forenoon.

In consequence I give PUBLIC NOTICE to all who intend to proceed against any prisoners now in the Common Gaol of the said District, and others, that they must be present then and there; and I also give notice to all Justices of the Peace, Coroners and Peace Officers, in and for the said District, that they must be present then and there, with their Records, Rolls, Indictments and other Documents, in order to do those things which belong to them in their respective capacities.

L. J. LEMIEUX,  
Sheriff.

Sheriff's Office,  
Montreal, 20th August, 1919.

TWO YOUNG MEN — RETURNED OFFICERS and possessed of capital, are prepared to purchase or take an interest in a sound and profitable manufacturing or commercial business. All replies will be treated confidentially and may be addressed to "Enquirer," care London & Canadian Loan & Agency Co., Toronto.

**Public Opinion****DANGER TO EDUCATION.**

Mr. G. B. Perry, Chairman of the Harvard Endowment Fund Committee, thinks there is grave danger for the future of education in the extremely low salaries to college professors. "So long," he says, "as the janitors of our college halls and the scrubwomen of the libraries get larger salaries than prospective professors, just so long shall we be in danger of seeing our universities become second rate schools of advanced education."

**BREAD AS THE REMEDY.**

Dr. Alonzo E. Taylor, who has been on Herbert Hoover's staff in Europe, told some wholesome truths about living cost here and abroad. He said that cereals have been substituted for meats to a large extent everywhere. Great Britain has increased her bread ration, which was large before the war, to about 50 per cent of her diet. In France it is almost 60 per cent, and in Italy it is 65 per cent. In the United States it is, or was, only about 33 1-3 per cent. Our flour consumption is normally about 235 pounds per capita. In 1918 it was only 171 pounds. A return to normal flour consumption, according to Mr. Barnes, would save a billion dollars in the food bill. If we should increase our wheat consumption to the Canadian figure before the war, it would save twice as much.

**GOVERNMENT COMES HIGH.**

It may not be in the best taste to jest about a subject of such vital importance as the high cost of living, but there is some point to the remark of the Detroit Free Press that one item in that cost is the maintenance of all those officials who are trying to lower it. On the same day it was announced from Washington that the Attorney-General would ask for an appropriation of \$1,200,000 to be used in the campaign against "profiteering," that the Department of Commerce had asked for \$410,000 and the Department of Labor for \$475,000, to be used for experts, special agents and other expenses to protect the public. This is not all, but it is a pretty fair start. If the investigation lasts four months, the money asked would pay 2,500 employees and official agents \$200 a month each, for that period. Some scamps and sharpers may be punished; but any real investigation will show that prosecutions cannot change world-wide conditions in which we share. And one of these world-wide conditions is the High Cost of Government.—American Miller.

**EXPORT OF LIVE CATTLE.**

Why this shedding of crocodile tears over the decision of the Department of Agriculture to maintain the embargo on the importation of store cattle from Canada?

At the best the proposal was a "gold brick" for the present and for some time to come, be-

cause the freight rate on live cattle from Canada to this country runs from £15 to £20 per head. In any event, surely Canada's best economic policy would be to finish her own cattle in the country, slaughter them there, and ship chilled beef to England; thus retaining the hides, by-products, etc., for the benefit of their own people. If it is profitable for the English farmer to finish stores in this country, surely it is equally profitable for the Canadian farmer to do likewise, and the Dominion Government should establish and encourage a policy of this kind, as it is on the soundest economical basis and far more practical than agitating for the removal of the embargo, which, as far as Great Britain is concerned, would always be a bone of contention and liable to change any time—"Canadian Farmer" in "Canada" (England.)

**RE-ACQUIRING A PUBLIC ASSET.**

The acquisition by the State of the (British) coal seams is to some extent but a rectification of past mistakes. The inheritance of large landed estates from ancestors who lived before the invention of the steam engine made coal a valuable mineral is not a subject for profitable debate. The point of view will depend largely upon one's ancestors. But the Enclosures Act of 1790, which conveyed large tracts of common lands to the lords of the manor, grievously erred in that it did not reserve to the Crown the underlying mineral rights. In this respect the State in deciding to acquire the minerals will re-enter into possession of an asset it should never have given away to private owners.—Canadian Mining Journal.

**WHERE SHALL HE GO ON SATURDAY.**

It may be permitted, without impertinence or any desire to interfere with private affairs, to ask what the miner's womenkind will say to a five-day week, with, of course, the inevitable five days' earnings that will accompany such an arrangement. By no method known to man can five days work produce as much coal as six days' work. As the initiated know, Saturday morning, in ordinary households, is the time when men are not desired around the house, unless they desire to help in the domestic work. How will a healthy man occupy himself on Saturday morning? In the summer he can find occupation pleasant enough, but in Cape Breton the summer is all too brief.—Canadian Mining Journal.

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