

ing where to get bread and shelter and clothing.

It makes it all the harder to bear that they have been used to very good living and now must be content if they can get a living at all, if some relative or friend will be good enough to take one of the children, and another, another one, while mother must struggle along, toiling for bread for all that is left of her broken home, her children objects of charity, and perhaps not too kindly treated by the children of the family into which the little stranger has been adopted. To the mother it is far from a pleasant thought that her dear ones may be slighted.

The just self-reproach that a little saving and prudence would have secured an insurance policy which would have spared all this

trouble, makes the whole thing doubly bitter. The case is a piteous one.

Yet in hundreds and thousands of homes to-day the very same risk is being run by fond but thoughtless parents.

From the pulpit preachers are pointing to insurance as a necessity, while progressive journals are everywhere giving the subject more space. The agent is doing his missionary work. And, in spite of all this advocacy, and in spite of the cases of degradation and penury similar to the one mentioned, of which every community presents a member, myriads of homes are still unprotected. Is yours? Then arrange at once to place it out of danger. Cut off some of the luxuries, some of the things not absolutely essential, and make provision for insurance, which ranks as one of the greatest of all necessities.

CANADIAN STEEL RAILS

THE subject of greatest interest in the Canadian industrial world is the steel issue. How important it is for the country that her natural resources in iron ores should be developed and manufactured is patent to all who have made a study of the essentials of our progress. Our governments have not overlooked this need. The Ontario Government pays a bounty of \$1.00 per ton on pig iron made from ore mined and smelted in the province. The Dominion Government pays a bounty of \$2.25 per ton on pig iron made in Canada from Canadian ore, and \$1.50 on that made from foreign ore. On steel ingots the bounty is \$2.25 per ton.

It was further provided in chap. 15 of the Acts of 1903 that, whenever satisfactory evidence was furnished to the Government that rails of the best quality were being made in Canada in sufficient quantity to supply the ordinary demands, the Governor-in-Council might impose a duty of seven dollars per ton on steel rails imported into Canada.

Since the organization at the Soo, experts have reported that these conditions are fulfilled, and, accordingly, on Saturday, Aug. 28th, the imposition of the \$7.00 duty was

announced in the *Canada Gazette*. Rails actually contracted for abroad prior to this date are exempt if imported into Canada not later than Nov. 30th, 1904, and actually laid on the track in Canada not later than Feb. 28th, 1905. If the material were Canadian throughout, the Soo mills manufacturer would have the advantage of the following bounties and duties:

Ontario bounty on pig iron made from ore mined and smelted in the province	\$1 00
Dominion bounty on pig iron made from Canadian ore, for this year	2 25
Dominion bounty on steel ingots made in Canada, for this year	2 25
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	\$5 50

Just at present the Soo steel mills are not able to get the full advantage of all these bounties because they have to use American ore. The ore available in Canada at present will not make the best rail. But the Soo manager promises to be able to produce it from their own properties next summer.

They can, however, profit by the \$7.00 duty which has been put in force. Moreover, the new anti-dumping clause will provide additional protection. Recent reports show that the Americans have been dumping. The price of steel rails in their own market is