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VOLUNTEER FIREMEN.

The president of the body, Mr. A. J. Fisher, of Thorold, was in the chair at the opening, in that Ontario town on Monday, of the ninth annual convention of the Provincial Volunteer Firemen's Association. Many delegates were present from all parts of the province. Mayor William Williams read an address of welcome. Other addresses followed, among which was one from Leslie McMann, president of the Board of Trade of Thorold.

The topics committee presented, through Mr. Lewis Smith, a report lamenting the lack of organization in the body and discussing the best means of maintaining its success. We suspect it will be found that an increasing lack of reliance in the public mind of late years upon volunteer fire companies has much to do with the decreasing interest.

On Tuesday the convention elected the following officers: President, Charles Allan, Brampton; vice-presidents, W. Birrell, Hamilton Veterans, and Adam Martin, Thorold; secretary, George Thomas, Niagara Falls; treasurer, George Ekins, Thorold. Executive: A. J. Fisher, Thorold; George Thomas, E. F. Earl, L. Smith, T. Skinner, R. Clark, W. J. Armstrong.

Paris was chosen as the place for holding the convention in 1909. The newly-elected secretary submitted a report to the effect that the membership has increased to 28 companies of volunteers from which \$150 in fees was received yearly.

Letters have been sent by the Imperial Board of Trade to all life insurance companies in England, and by the Chief Registrar of Friendly Societies to all collecting societies, upon the subject of insurable interest under policies of insurance. It has appeared from proceedings in the courts of law that insurance companies have issued policies in which

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(and at Victoria)

Powers of Attorney to be issued to John F. Helliwell, F.C.A. (Can.)

the insurers had no insurable interest in the life of the assured, and it has been suggested that the practice of issuing policies in which no such interests exists is not infrequent. The Board of Trade impresses upon the companies the necessity of satisfying themselves, before accepting a proposal for insurance, that the insurer has an insurable interest in the life proposed to be insured in accordance with the provisions of the law, and requests the officers and agents of the various companies to be specially instructed accordingly. The Chief Registrar writes in part as follows:

"It is my duty to inform you that you must forthwith give clear and definite instructions to your collectors and agents not to issue policies to persons who have no insurable interest. No legal contract is created by such policies."

A constant growth in the commercial activity in Vera Cruz was displayed during 1907, and it is gratifying to note that the United Kingdom and Empire generally participated in this progress. The chief imports from the United Kingdom were caustic soda, pig-iron, machinery, galvanized roofing and textiles; France also furnished a certain quantity of the qualities of these latter. From India raw jute and jute sacks arrived in increasing quantities, notwithstanding the active competition for the trade in the finished article displayed by the local mills. Canadian trade also showed a healthy increase, the principal articles of export to Mexico consisting of railway sleepers, timber in general and food-stuffs.

The value of creamery butter, cheese and condensed milk manufactured in Canada in 1900 was \$29,700,000, exclusive of milk used for home consumption. In 1905 it was \$33,250,000, and in 1907 \$35,450,000. The census authorities estimated the manufacture of dairy butter at \$22,000,000, and the consumption of milk at \$35,000,000, so that the total product last year was \$92,450,000.