criticism; it is a personal one. I stand here as a citizen of Ontario and make a plea for the development of a heritage that is mine and yours, in common with millions of other folk, all dwellers within the bounds of our great province.

"And let me further express the opinion that such a commission as I suggest should be empowered to remove settlers from starvation farms in sterile sections to the fertile belt that is being opened up.

"I submit that every second lot along the National Transcontinental line in Ontario, or along the Temiskaming and Northern Ontario, should be improved—put under cultivation and a home put on it. These improved farms would soon be taken up, and they would attract, and attract favorably, the attention of people who pass through this country. It would doubtless turn aside many settlers who elsewise would go on to the West."

As Mr. Gourlay knows, there is considerable difference of opinion as to the merits and success of ready-made farms, but that fact should not be allowed to shadow the value of the suggested Commission. The prospective settler's interests appear to be in the hands of too many departments, a failing which could be overcome by a Commission.

Northern Ontario was disappointed at not having the pleasure of showing the twelve British newspapermen, now in the country, the vast agricultural resources there. The Monetary Times would suggest that the Ontario provincial government, the Temiskaming and Northern Ontario Railway Commission and the Toronto Board of Trade should unite in arranging a trip for a party of British editors to the North. There is enough in that region to keep busy a score of intelligent newspapermen for many days.

SMALL CHANGE.

A Montreal paper says that "Hon. Mr. Sifton avoided fish in the St. John speech." Which is better than avoiding political eggs.

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The Canadian Pacific Railway has a system and equipment worth $343,595,000, 11,000,000 acres of land, and cash in hand amounting to $34,000,000. That should frighten the "bears" for all time.

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The Winnipeg business men's excursion will be to Great Britain next year. That is the way to create and maintain good business. These linger trips help to bring a large trading world to the finger tips.

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Dr. Beattie Nesbitt, who has been a fugitive from justice ever since the failure of the Farmers' Bank, is said to have stated to a friend in Detroit the other day: "If they want me in Toronto, why don't they come after me?" That is a bold challenge to the Attorney-General of Ontario.

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For the first time, a company outside of the United States has made a complaint to the Interstate Commerce Commission of that country. The Fullerton Lumber and Shingle Company, Limited, of Vancouver, B.C., has filed a complaint with the Commission against the rates on lumber from points in the State of Washington to points in Western Canada. The Canadian Pacific and other carriers were named as defendants to the complaint. Reparation of more than $1,400 was demanded on previous shipments.

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Mr. J. M. Spence, of the Canadian Guardian Life Insurance Company, the charter of which was recently cancelled by the Dominion Insurance Department, proposes to form the Northwestern Life Insurance Company, and to transfer the interests of his old shareholders to the new company. Mr. Spence must have extraordinary faith in the gullibility of mankind. No one thoroughly awake would subscribe to the stock of the proposed Northwestern Life Company after perusal of the special report on the Canadian Guardian Life by chartered accountants, a report made on behalf of the Government Insurance Department at Ottawa.

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The city of Guelph is the first municipality to become wearied by the talk and inaction of Mr. Bugg and his associates, promoters of the proposed People's Railway. The company has been given three months in which to carry out their agreement with the city. Otherwise, they will be considered to have forfeited any claim they had against the city. If no action is taken by the People's Railway, an application will be made to the Ontario Municipal and Railway Board to annul the agreement. The People's Railway is distinctly a paper road. It has been in the period of promotion sufficiently long to qualify for disappearance at the hands of the Railway Board of Ontario.

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The State Insurance Commissioners of the neighboring Republic are doing considerable work with a view to obtaining clean insurance. On the other hand, it is questionable whether their sensational methods of reform are the wisest course. At periodical intervals we are treated by one commissioner or the other to a spectacular exposure of an insurance evil. Allowing for the Commissioners' good motive and faith in publicity, circus tactics are too much in evidence. In the United States, they are going to one extreme in this matter, while in Canada we are going to the other. They check insurance evils with a strong hand while we practically allow them to flourish. And of the two, we are the bigger sinner.

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One, Von George Polenz, was a recent visitor to the Porcupine gold camp, when some attractive stories were circulated as to claims which he had purchased. Baron Polenz, as he was termed, is interested in the Porcupine Investors', Limited, which has its headquarters in London, England. Its capital is equal to five hundred dollars, and the company's objects are to deal in stocks, shares and other securities. "Germans of rank" were said to be associated with this enterprise. The Monetary Times has been unable to locate them yet. All of which shows that it might be as well now and again to take a pinch of salt with certain gold stories.

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The fight against unauthorized fire insurance in the United States continues. The Washington Insurance Department calls attention to the provisions of the new insurance code, under which it is claimed it will be impossible to force collection in any State court on any insurance policy written by companies outside of the State, and also other provisions under which agents, and even the people who pay for the insurance with such foreign companies subject themselves to punishment. The matter comes up at this time from a complaint of an insurance man of Washington State who has forwarded to the department a letter from a firm which writes that it is engaged in the fire insurance business, and that it is in a position to offer 20 per cent. commission, probably lower rates, and will accept risks rejected by other companies in Washington State. The letter says that similar letters have been sent to a number of other agents in Washington urging them to send their business to this Eastern firm. Deputy Commissioner Madge points out that under Section 44 and Section 75 such policies are illegal under the Washington laws, and anyone concerned in procuring such insurance is guilty of a crime. In Canada, we encourage this crime.