

tice, we believe the assessment is only levied upon companies having their own offices here, which does not include all the companies doing business here. The Revised Statutes authorised the City of Montreal to recover from the fire insurance companies doing business in the city, two-thirds of the amount paid by it for the maintenance of the Fire Commission in such manner as may be determined by by-law which the city is to make. By-law No. 105 of the City of Montreal reads:—"The fire insurance companies doing business in the City of Montreal shall pay to the said city two-thirds of the following amounts, viz.: of \$3,000, salary of said commissioner; of \$200, for office expenses, and of \$700, for the salary of the secretary."

The Recorder holds that it is essential that the by-law must be reasonable and workable, and that the by-law passed by the City Council is lacking in these qualities, in that it does not provide any effective and reasonable method of obtaining necessary data for making the assessments, and, therefore, there is no certitude that the law is being impartially enforced. In the opinion of His Honour, the by-law should contain a provision which will compel all companies to file a declaration and statement of revenue.

So far as we have observed, however, no decision has been obtained upon the point for which the Ontario Fire was contending—possibly because that issue has not yet been specifically raised. Meanwhile, however, victory has perched upon the Ontario Fire banners, and unless we are much mistaken, under this judgment every Company that has paid its assessment is entitled to a refund from the city.

#### **Country before Party.**

The German Emperor advised the students at Strassburg to place the welfare of their country before partisan influence. This is the trite advice which nearly everybody gives, which hardly anybody takes, and which practically everybody professes as their rule of life in connection with public affairs. It is so obviously and simply a true principle that it arouses no general enthusiasm. It takes opposition to create enthusiasts.

#### **Reciprocity at Washington.**

Ex-Governor Strange, of Wisconsin, who introduced a deputation of wrapping-paper manufacturers to the Senate Finance Committee at Washington, hit the bull's eye when he characterised the Reciprocity Bill as a cowardly measure, lacking love of country and brought forth at the demand of the greatest and most vicious trust in the world—the "newspaper trust." The biggest interests in both the United States and Canada are really being sacrificed by the advocates of Reciprocity at the demand of this trust, which the wise men of Washington do not love half so much as they fear. The opposition to the measure in the United States is still vigorous and, as we have already stated, the real fight has yet to take place, in the United States Senate.

#### **Russia's New Navy.**

Russia is arranging to have her new navy built on the Black Sea, by an Anglo-French Company which will include Vickers, Sons & Maxim, a French syndicate supplying the money. It will be, perhaps, decades before the Russian navy regains the prestige it lost during the Russo-Japanese war, no matter how many or how costly its new ships. In guns and tonnage the Russian navy ranked fourth among the navies of the world. In officers and men, in preparedness for actual service, it ranked nowhere at all. If the Government had sent a fleet double the size to fight the Japanese, it would only have meant so many more ships and guns and human lives absolutely thrown away. It takes more than money to make a navy.

#### **Payment of Fire Claims in Ontario.**

The decision of the special committee of the Ontario legislature fixing a definite limit of time within which companies must pay fire losses seems to be a work of supererogation. The existing law has worked well; there is no hardship to the insured; and we see no reason for insisting by law that when a claim comes into an insurance company, it shall be paid within a time specified. Fault has been found with the companies for paying their losses almost too promptly. There is no reputable company transacting business in Canada which does not settle its losses as promptly as circumstances will permit. A progressive company cannot afford to do otherwise. But where a disputable claim is in question, ample time should be allowed for looking into it.

#### **British Rule in Egypt.**

To have a constitutional government in a country in which there are no constitutionalists is as difficult as to have a republic in a country in which there are no republicans. Sir Eldon Gorst, British Agent and Consul General in Egypt, reports to the Home Government that the Legislative Council and the General Assembly have become mere instruments of nationalist agitation against the British occupation. He says the Egyptians have to be made to understand that the British Government will not be hustled into going faster or further than it wants to go in the extension of self-government. It will go no further than it considers is in the interests of the Egyptian people as a whole. This is an idea with which the governing classes, or would-be governing classes, in Egypt, can be expected to have but little sympathy. Self-government, so-called, really the government of a class, would mean a revival of the old era of misgovernment, financial embarrassment, oppression of the fellahen, and plundering by officials. Never in historic times has Egypt been so well off as under British rule and under British rule it is likely to remain for many years.