

Prominent Topics.

Plural Voting to be Abolished.

Sir Lomer Gouin has introduced a Bill to amend the Quebec Election Act by abolishing plural voting. Each voter will vote only in the polling district in which his domicile is situated. To ignore the rights of property to representation is not a correct principle and is unfair to the men with a stake in the country and who have to pay the taxes.

The Meurling Bequest.

The mysterious Meurling bequest to the City of Montreal for charitable purposes has taken definite shape and \$75,000 has been paid on account. Hon. A. W. Atwater, K.C., reports that the estate will amount to between \$90,000 and \$100,000. Montreal seems to have been entertaining angels unawares thirty years ago when Mr. Meurling spent some time here and appears to have carried away with him to France, pleasant recollections of the place. The testator was 87 years old and had been twice married; the second time unhappily.

Insurance Conditions in Great Britain.

Apparently, the year which has recently closed has the promise of being a satisfactory one for the leading insurance offices of Great Britain. Messrs. Maclean and Henderson, of Stirling, note among the features of the year the decreased flotation of new offices, the continuation of the policy of amalgamation and the commencement of serious trouble with a number of the newer insurance concerns. This trouble has developed, it appears, through unwise attempts to found large revenues rapidly, and it would seem clear, in the view of the authorities named, that the competition of these new companies with the large, strong, experienced companies is becoming more hopeless. From a chart published by the Policyholder, it appears that 574 new fire offices were formed in the last half-century, but only 151 of these now survive, and not over ten of the survivors are more than ten years old.

Forest Conservation.

An old proverb runs to the effect that "what everybody says is not true." Certainly what everybody agrees upon arouses but little active interest. Take, for instance, the question of forest conservation. Practically there is in Canada, but one opinion upon the subject. Sir Wilfrid Laurier says there are some subjects upon which the Prime Minister and himself can agree and this is one of them. Throughout Canada the urgent necessity for conservation of the forests is so obvious that everybody wants something done and there largely the matter rests. As to the means to be taken there is room for some difference of opinion, but not much.

The Hon. W. A. Charlton says that during the last forty years there has been more timber destroyed by fire, than has been cut; but this is a belated discovery. The president of the Forestry Convention which met in Ottawa on Thursday (Mr. George V. Chown) urges:—(1) The taking of the forestry services, both Dominion and provincial, out of politics, making way for technically trained men; (2) a permanent forest policy, and especially a progressive policy with regard to the treatment of forest reserves; (3) some efficient manner of dealing with slash in order to guard against forest fires.

These are practical suggestions, because they propose continuous work instead of intermittent enthusiasm. The preservation of the growing timber is a matter of vital and permanent importance and the work should be entrusted to a permanent commission with ample means at its disposal.

Mr. Frank Sanderson on Canadian Life Insurance.

Mr. Frank Sanderson, the well-known actuary of the Canada Life Assurance Company, has lately issued in pamphlet form an article which discusses interestingly the present position of life insurance in Canada. Glancing back over the years to the beginnings of the business, back in the forties, Mr. Sanderson finds that while on the whole there has been progress, there have been also occasional eddies and cross-currents. "While the people," he writes, "have benefited by a system of government supervision that has been neither supine nor over-officious; yet we have leaned too heavily on authority and not enough on publicity.... One prominent fact, however, stands to the credit of Canadian life assurance, viz., that no level premium company has ever gone into the hands of a liquidator."

As to the future, Mr. Sanderson finds the guiding motive to be conservation. "Actual profit results to policyholders," he writes, "will be a vital factor in the future of life assurance in Canada, and it is for Canadian companies to see that in this new test, as furnished by government returns, they hold their own with British and especially with American companies. This is the goal to which the new policy of conservation leads. Between the securing of an adequate volume of new business and the use of the annual premiums so secured there must be a proper co-ordination established and maintained."

The new chairman of the Yorkshire Insurance Company, in succession to the late Lord Wenlock is Mr. Edwin Gray, of Gray's Court, York, who has been a director for over 31 years and for the last eleven years a deputy-chairman. The new chairman's family has had an unbroken connection with the Yorkshire for three generations, his grandfather having been one of the founders of the company in 1824.