

up of many thousands of children, and to an adult select chorus of 1,400 vocalists, who rendered a selection of patriotic and classical music. But, though more favoured by circumstances than this City, and though the more impressive and beautiful of our preparations were never seen by the Prince and Princess, owing to their visit synchronising with the funeral of the President, the fire of loyalty to the Throne burns as brightly in Montreal as in any part of the Empire. Wishing them every happiness and prosperity, we bid our Royal visitors, Farewell!

#### NEWFOUNDLAND AND FEDERATION.

It would have been a happy feature in the visit of the Prince and Princess had they been able to congratulate Canada upon the entrance of Newfoundland into Confederation. Their visit will tend to hasten this desirable event as the deeper becomes the consciousness of Imperial unity the more will the incongruity of Newfoundland's isolation at the very door of Canada be realized. The Island is much nearer to Canada than British Columbia was before the construction of the Canadian Pacific Railway, and it yet continues nearer to the great mass of the population of this Dominion than the Island of Vancouver.

Ocean vessels making for this port, or outward bound, run for sixty miles within cannon-shot of the north-west coast of Newfoundland, and the south-west shore of the Island is only sixty miles from Canada. It is anomalous for two British Colonies to be so near each other, yet each under a distinct form of government, with a different tariff, as though they were foreign countries to each other. The continuous supplies of iron ore passing from Newfoundland to the furnaces in Cape Breton are affording an object lesson, not only on the resources of the old Colony, but of its nearness to Canada, which has not been generally realized. The Island has suffered from the very richness of its maritime resources, for its fisheries have been, and yet are, so bountiful that they have engrossed attention at the expense of the land resources. Newfoundland proper is now in the early stages of development. It has coal, iron and copper mines of incalculable value, its forests represent enormous wealth. From them are being drawn supplies of pulp-wood which will enable pulp-paper to be manufactured for export to Europe, its greater nearness to the Old World giving Newfoundland a marked advantage. It contains also valuable gypsum and limestone beds. As the Island is in the direct line between Europe and Canada, the St. Lawrence route being close to the shores of Newfoundland, whether the north or south passage is taken, it would be of the utmost advantage to have the coast signals' service placed under one control and management. The population of Newfoundland is about 250,000, they require products such as Canada exports, and would be larger purchasers of our goods

were there no Customs barriers to prevent the free entry of Canadian imports. Were Federation effected Canada would do in the new Island Province the bulk of the trade now done by the United States and Great Britain. The debt of Newfoundland is close upon eighteen millions, the annual cost of which could be provided for out of the local revenues. If the Island were offered to the United States for the price of the Island's debt the bargain would be snapped at. Besides its fisheries and minerals and forests, there are 7,000 square miles, or, 4,480,000 acres of arable land, or land suitable for grazing. The fisheries alone have an annual value of \$7,000,000. The copper exports have amounted to from 13 to 14 millions of dollars, and the mines have not been half developed. Iron deposits are estimated to contain 40,000,000 tons, and the seams of coal are declared by an eminent geologist to contain 25 millions of tons. Were Newfoundland taken into Confederation it would bring resources incomparably greater in value than its debt, and commercial advantages such as would materially add to the trade and the prosperity of Canada.

#### INSURANCE NOT VITIATED BY PRESCRIBED USE OF DRUGS.

One of the provisions in a policy of life insurance, which the Supreme Court of Tennessee had to pass upon in the case of the Endowment Rank, Knights of Pythias *vs* Allen, as reported in "Baltimore Underwriter," was that if the assured's death was caused or superinduced by the use of intoxicating liquors, narcotics or opiates, then only a *pro rata* payment should be made on the policy. Under this the trial judge charged the jury, in effect that, if they found from the evidence that the death of the assured was caused or superinduced by the use of narcotics, opiates, or intoxicating liquors, and should further find that at the beginning of his illness his attending physician had prescribed such narcotics, opiates, or liquors in moderate doses, and that he continued to use the same in moderate doses, under the advice and prescription, but not beyond the directions of his physicians, such moderate and prescribed use would not be a violation of the rules, regulations and by-laws of the insurer. He also charged the jury that the insurer was liable on its policy even if it did show by a preponderance of the evidence that the death of the assured was caused by the use of intoxicating liquors, narcotics, or opiates, if the jury likewise believed from the evidence that he took the intoxicants, opiates, or narcotics under the advice of his physician, and in the manner and amounts prescribed by his physician. It was argued that the advice of a physician in the case would be no protection, and that the contract was plain that, if death was caused by the use of narcotics there could be no recovery. But the view expressed in the instructions stated, the Supreme Court holds correct, and says is supported by authority. It also holds that witnesses who were not physicians or experts