

gold standard is most important, and next in importance is the recognition that every coin or representative of coin of a great nation must bear to the standard of value the relation stamped or printed upon it. There is, or will be, no longer any necessity to provide for payment in gold in future contracts if this bill passes. The United States has re-habilitated itself in the eyes of the world. The imperialistic spirit of the age has re-asserted itself in a new phase. To review the Bill in some detail, it may be said that it provides for the reserving of \$150,000,000 in gold coin and bullion to redeem on presentation United States notes and Treasury notes of 1890. As we understand the bill, there is a new departure in the provision that these notes, once redeemed, shall be re-issued only in exchange for gold. The lack of this provision was a weak point in previous Acts. Should the gold reserve fall below \$100,000,000, the Treasurer shall issue bonds of \$50, or multiples of \$50, bearing 3 per cent.

The United States has joined the procession.

**FIRE LOSSES IN CANADA FOR MONTH OF JANUARY, 1900 (ESTIMATED).**

DATE.	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
1	Sandwich.....	Dwelling.....	3,500	.....
2	Ridgetown.....	Conflagration...	50,000	30,000
2	Montreal.....	Dry Goods Store.	70,000	49,000
3	Woodslee.....	Stave Mill.....	2,000	1,500
4	Dundak.....	Stores.....	10,000	3,900
6	Chateaugay.....	Station House...	1,000	1,000
8	Bradford.....	Farm Property...	3,000	900
9	Blyth.....	Stores.....	15,000	10,000
11	Winnipeg.....	do.....	75,000	60,000
11	Dunvegan.....	Store.....	3,000	1,400
14	Ottawa.....	do.....	10,000	10,000
14	do.....	Dwelling.....	3,000	2,500
15	Brockville.....	Work Sho. & Dw.	2,500	700
17	Kingston.....	Dwelling.....	600	600
21	Winnipeg.....	Stores.....	30,000	30,000
21	Pictou, N.S.....	Offices.....	4,000	2,500
22	Atheas.....	Dwelling.....	6,000	3,800
24	Montreal.....	Store.....	2,000	2,000
25	do.....	do.....	7,000	5,000
25	Winnipeg.....	do.....	15,000	15,000
26	Quebec.....	Women's C. Ass.	500	500
26	do.....	Stores.....	5,000	5,000
30	Montreal.....	do.....	5,000	5,000
31	Se dorth.....	Flour Mill & Elev.	6,000	4,000
31	Winnipeg.....	Church.....	700	700
			\$329,800	\$236,000

Add 20 per cent. for unreported losses and losses under \$10,000.....	\$65,980	\$47,200
Totals.....	\$395,780	\$283,200

**LONDON, ONT., FIRE.**

The following is a list of the insurance on the Mason Temple building, London, Ont., which was destroyed by fire on the 23rd ult. The Canadian non-tariff offices were interested to the extent of \$14,000, the balance being in unlicensed United States companies.

**CANADIAN OFFICES.**

Victoria-Montreal.....	\$ 3,000
Equity, Toronto.....	2,000
Merchants.....	2,000
Anglo-American.....	5,000

**AMERICAN OFFICES.**

Citizens, Chicago.....	\$ 1,500
American Trust & Insurance Co., Chicago..	1,500
Washington, Washington, D.C.....	1,000
Mercantile, Chicago.....	1,000
Commercial, Wilmington, Del.....	2,500
North Western Fire Insurance Co., Chicago..	2,500
Vernon Ins. & Trust Co., Indianapolis, Ind..	1,500
Indiana, Indianapolis.....	1,000
Michigan Manufacturers' Mutual, Bay City..	1,500
Manufacturers' & Merchants' Mutual, Rockford, Ill.....	2,500
Georgia Industrial Ins. Co., Atlanta, Ga.....	1,600
Maryland Home Ins. Co., Baltimore.....	2,000
Continental Fire Ins. Association, Fort Worth, Texas.....	1,600
Fort Wayne Ins. Company, Indiana.....	1,500

Total on building.....\$35,200

**CONTENTS.**

Victoria-Montreal.....	\$ 2,000
Citizens, Chicago.....	750
American Trust, Chicago.....	750
Washington, Washington, D.C.....	500
Georgia, Atlanta, Ga.....	400
Continental, Fort Worth, Texas.....	400
\$ 4,800	

**NOTES AND ITEMS.**

**THE LATE CAPTAIN CLARKSON.**—One of the most highly esteemed citizens of Halifax, was the late Captain Clarkson, representative for many years of the Norwich Union, Phoenix, and other insurance companies. Ever since his retirement from the British army, he has been a resident of the garrison city, and the large concourse which followed the remains of the gallant and kindly gentleman to the grave was true testimony to the honour and esteem in which the deceased was held in the hearts of the community. The pall-bearers were six sappers from the Royal Engineers, and among those present at the funeral were Lieut.-Governor Daly; Lieut.-General Lord William Seymour, and his staff, and the leading citizens of Halifax. The floral offerings were extremely numerous and unusually beautiful, among them being a cross from the Nova-Scotia Board of Fire Underwriters, of which body this amiable and upright gentleman was the most popular member.

**WHAT OUR NEIGHBOURS SAY.**—The New York "Commercial Bulletin" in the course of some complimentary allusions to the exhibition of military strength by Great Britain says:—As England has nearly 200,000 soldiers in South Africa—some of the statements make the aggregate exceed 200,000—and 30,000 more are afloat, the War Office would not now be arranging for the dispatch of a further force of 56,000, for two-thirds of which the transports have been engaged and the sailing dates fixed, solely with a view to overpowering the Boers. England is being watched with no very friendly eyes by the military experts of several continental nations. On land it has lately been customary to treat her as a negligible quantity, but if she can put an army of 250,000 to 300,000 men in the field in South Africa she establishes her claim to a leading place as a military nation, in addition to her unquestionable superiority as a naval power. Even Germany and Russia would find it difficult to put so large a force in the field as far from home.