

The King's Title.

The Honourable Mr. Chamberlain showed his characteristic clearness of judgment by submitting the question of the King's future title to the representatives of the chief Imperial colonies. In writing to the Governor-General of Canada and of Australia, the Governors of the Cape of Good Hope, New Zealand, Natal and Newfoundland, he said:

"King Edward's accession offers an opportunity of considering the monarch's titles, and I am very desirous that the separate and greatly increased importance of the colonies should be recognized if possible." That struck a note which signalled a new departure having been taken in governing the Empire. The suggestion was made that the King's title be: "King of Great Britain and Ireland, and of Greater Britain beyond the Seas."

The Canadian Ministers proposed the words "King of Canada, Australia, South Africa and all the British Dominions beyond the seas," but if this was likely to be objectionable to smaller colonies, as it would have been, then as an alternative Lord Minto suggested: "King of all the British Dominions beyond the seas." Australia's suggestion was: "of Great Britain and Ireland, King, Defender of the Faith, Emperor of India and Sovereign Lord of the British Realms beyond the Seas." Every colony expressed gratification at being consulted. The probability is that the new title for King Edward VII. will be: "King of Great Britain and Ireland, Emperor of India and King of all British Dominions beyond the Seas." May His Majesty live long to wear whatever titles may be chosen.

Fire Policies and Change of Ownership Question.

An important suggestion was recently made by a correspondent of the "London Times."

He would like to see a clause inserted in each fire policy stating that where the holder contracts to sell the property during the currency of the policy, the insuring company will hold both vendor and purchaser covered during the currency of the policy until the sale is completed. He regards this "as only reasonable, seeing that the insurance company has received the premium for the current year; but we have been advised that, owing to the form of policy generally in use, unless a process is gone through of giving notice to the company, and of endorsing the policy pending completion and getting such endorsement signed on behalf of the company, the latter is in substance relieved from liability, although it has received the premium. The reason of this is that a policy of fire insurance is a policy of indemnity only, and that consequently the moment the contract for sale is signed the risk of loss by fire falls on the purchaser, and the company

is only liable to pay the vendor in the event and to the extent of the purchaser's default."

The point is worth considering, but it is not likely the fire companies would care to waive altogether their right to be notified of a change of ownership, as this is liable to introduce a new element in the risk which may be objectionable.

A Free Library Incident and Argument

In 1860, or thereabout, a meeting was held in the Town Hall of Birmingham to promote the establishment of a Free Public Library under an Act recently passed. The champion of the opposition was Alderman Gameson, who owned a large number of houses. Though aged and wealthy, he bemoaned the terrible prospect of having his taxes increased for this necessary public institution. His speech was rambling, full of absurdities and ignorances, and altogether was on a low plane. He was followed by the celebrated lecturer, the late George Dawson, to whom a statue was erected to commemorate his public services. Mr. Dawson said, in effect, in his inimitably fascinating style, "I came here prepared to make a long speech advocating a Free Library. My friend Alderman Gameson has saved me the trouble, for I do not conceive it possible to frame or conceive any argument more conclusively proving the need in this town of a Free Public Library than the fact that a man who could make such a speech as we have just heard is a representative of a large section of the people!" The audience instantly seeing the force of this broke out into such loud cheers that several persons who had come primed to oppose the free library decided to keep silent, and a practically unanimous vote was taken in its favour.

The Government Workshops in Paris.

A correspondent wishes information regarding the French Government work-

shops alluded to in our last issue. The subject is too wide for anything beyond a few lines of illustration. At the Hotel Clichy, Paris, taken by the Provisional Government in 1848 for workshops, there were over 1000 tailors employed to make uniforms for the new "Garde Mobile." These men were paid 2 francs per day, with the promise to have equal shares in the profits that would have gone into the pockets of a contractor. The men having been stuffed with socialistic tales about the vast profits of contractors, of capitalists, fancied they were each going to get a large sum out of the uniforms, so none of them worked steadily or heartily. The consequence was that the cost of their labour was very greatly in excess of the usual contract price for such work, so there were no profits to distribute. The story is a long one if told in full. The result was a political reaction, which led to bloodshed in Paris,